



# City of Columbia, South Carolina

Community Development Block Grant – Disaster Recovery

**Action Plan**  
August 21, 2016

**For CDBG-DR Funds  
Disaster Relief Appropriations Act of 2016  
(Public Law 114-3, June 17, 2016)**

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## 1.0 Introduction

In October 2015, the City of Columbia, along with much of the State of South Carolina, experienced unprecedented and historical rainfall and flooding resulting from an upper atmospheric low-pressure system that funneled tropical moisture from Hurricane Joaquin. This heavy and extended rainfall exceeded a once in a thousand-year flood event with over two feet of rainfall in less than 48 hours. The rain and flooding caused extensive damage to many dams, bridges, roads, homes, and businesses in the state's capitol. As a result, approximately 400 homes and 60 businesses received rain and/or flood damage at an estimated value of \$65 million. In addition, the city sustained over \$75 million in infrastructure losses. Most of the major and severe damages to housing occurred along the banks of Lake Katherine, Central and Lower Gills Creek, Wildcat Creek, and Penn Branch areas of the city. Numerous City of Columbia residents, including many of low-to-moderate income households, were forced to abandon their homes, and many houses were isolated as over 100 streets were closed, blocked, or impassable. In addition to the damage to private residences and businesses, the city also experienced the total loss of one fire station and training facility.

The flooding also impacted the city's utilities, wastewater treatment systems, and drinking water treatment and collection systems. Due to the fact that the ground surfaces were already saturated from rainfall in September, there were multiple dam failures in the city and a massive breach in the Columbia Canal. Flooding caused a 60-foot section of the Columbia Canal to wash away and caused the water level to drop below the level necessary for the city to pump water into its water treatment facility through normal operations. Additionally, waste water stations were completely submerged and multiple sewer and water lines were ruptured or broken. The Canal breach combined with numerous line breaks throughout the water system led to a 10-day disruption of clean drinking water for over 375,000 citizens who received boil water notices. The flooding and disruption of drinking water severely impacted the operations of the following:

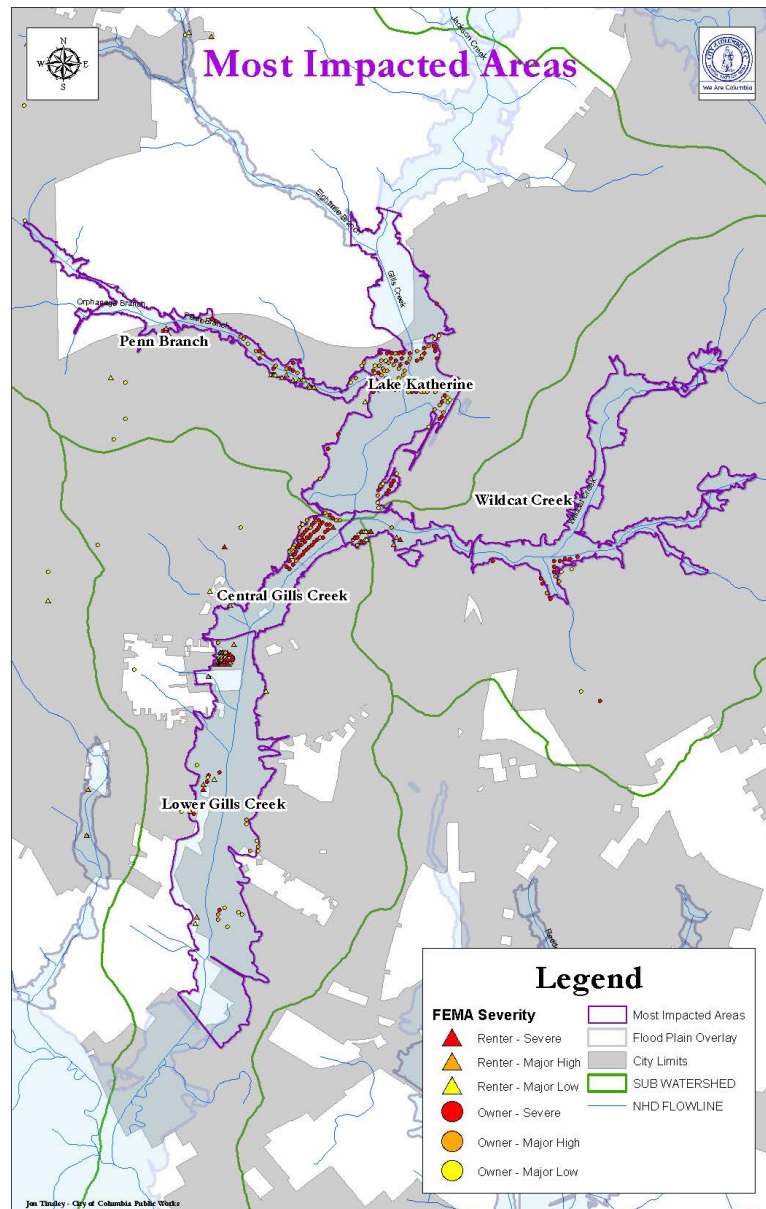
- City Capitol Complex
- Governor's residential compound
- State Agencies
- City Government Agencies
- 5 colleges and 1 major university (40,000 students and 2,000 faculty)
- 5 Hospitals with 2,436 beds (including a Level 1 Trauma Center)
- US military installation -Fort Jackson (3,500 active duty members and 12,000 family members)
- All public, private, and parochial school districts
- Nursing homes and assisted care facilities
- Numerous Banking Institutions, Restaurants, Hotels, Tourist Destinations, and hundreds of other businesses and organizations

This widespread damage to homes, businesses, and critical infrastructure exacted a human toll and caused major disruptions to the lives of the citizens of impacted communities in Columbia and across South Carolina from which recovery still continues.

In Columbia, homes along and near the City's many creeks, lakes, and other waterways were inundated with water causing almost complete destruction of some neighborhoods. Local businesses lost inventory and operations were halted leading to loss of income and wages. Exacerbating the overall economic loss was the decision to relocate the site of a previously scheduled major college football contest from Columbia's University of South Carolina stadium to the opposing team's stadium. As a result, businesses that were not otherwise impacted by the storm's waters experienced tremendous economic loss.

The Federal disaster declaration brought necessary resources from the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA) to aid in response and recovery. Due to the scale of the damage, FEMA and SBA's resources, as well as private insurance, have proven insufficient to address all of the losses incurred from the disaster.

HUD's allocation of \$19.989 million in Community Development Block Grant Disaster Recovery (CDBG-DR) funds to the City of Columbia will assist the city to address some of the direst unmet needs remaining as a result of the rain and flooding. To illustrate the city's plans for implementation of programs to meet these needs, the City of Columbia has developed the following Action Plan. The plan outlines the proposed use of funds and eligible activities available to assist residents and local businesses to recover from the October 2015 flood event.





## 2.0 Executive Summary

The Disaster Relief Appropriations Act of 2016 (Pub. L. 114-113, approved December 18, 2015) (Appropriations Act) was enacted to appropriate federal funds for disaster relief. The Act provides monies to states or units of general local government (UGLGs) for disaster recovery efforts in the most affected areas. As such, the federal government appropriated \$300 million in CDBG-DR funds to be made available to the various states that were declared a major disaster by the President of the United States in 2015. These funds are to be used to satisfy a portion of unmet need that still remains after other federal assistance, such as FEMA, SBA, or private insurance, has been allocated.

The Department of Housing and Urban Development (HUD) uses the “best available” data to identify and calculate unmet needs for disaster relief, long-term recovery, restoration of infrastructure, and housing and economic revitalization. Based on this assessment, HUD notified the State of South Carolina that it will receive an allocation of \$96,827,000 in disaster recovery funds to assist in recovery from the floods. Additionally, the City of Columbia was provided a separate allocation of \$19,989,000, to address unmet recovery needs. Supplemental to CDBG-DR funds, the city has also set aside \$1 million CDBG Program Income funds to assist with recovery activities for low to moderate income households.

The Disaster Relief Appropriations Act requires that the state or local government must expend the funds within six years of the signed agreement between HUD and the grantee unless an extension is granted by HUD. All of the allocated funds must be used for eligible disaster-related activities with 70% of all CDBG-DR funding provided to benefit low-to-moderate income households. In order to meet all federal requirements, the City of Columbia Community Development Department has been designated as the responsible entity for administering the CDBG-DR funds allocated directly to the city.

As such, the City of Columbia Community Development Department will ensure that all CDBG-DR funds meet one of three national objectives: 1) benefit to low-to moderate income households, 2) elimination or prevention of slums and blight, and 3) urgent need. As required by HUD, the city submits this Action Plan to assess unmet needs in the areas of housing, infrastructure, and economic development. Additionally, the plan also outlines the city’s allocation strategy to effectively address outstanding recovery needs, proposed use of funds, eligibility criteria, and methods to address long-term recovery. The following chart depicts the city’s proposed allocation of CDBG-DR and CDBG Program Income funds designated to meet unmet recovery needs in the community.

Program	Allocation	Percentage of Funding
Administration	\$999,450	4.8%
Planning & Project Delivery	\$999,450	4.8%
Homeowner Assistance Program (LMI)	\$3,336,150	15.9%
Homeowner Buyout Program (LMI/Urgent Need)	\$2,000,000	9.5%
Small Rental Repair Program (LMI Benefit Only)	\$6,565,270	31.3%
Elevation Reimbursement Program (LMI/Urgent Need)	\$3,490,000	16.6%
Minor Repair Program (LMI Only)	\$2,398,680	11.4%
CDBG Program Income Funds/Minor Repair (LMI Only)*	\$1,000,000	4.8%
Economic Development (Urgent Need)	\$200,000	1.0%
<b>Total</b>	<b>\$20,989,000</b>	<b>100.0%</b>

\*City of Columbia CDBG Program Income Funds in addition to \$19,989,000 in CDBG-DR funding allocated by HUD.

## 3.0 Impact and Unmet Needs Assessment

### 3.1 Background

In accordance with HUD guidance, the City of Columbia completed the following unmet needs assessment to identify priorities for CDBG-DR funding provided as a result of extended rainfall and flooding caused as a result of Hurricane Joaquin. The assessment below utilizes federal and state resources including data provided by FEMA, HUD and SBA to estimate unmet needs in the three categories of damage: housing, economic development, and infrastructure.

### 3.2 Housing

In accordance with the guidance set forth in Federal Register Notice, the city has analyzed the FEMA Individual Assistance (IA) population of owner and renter occupied residences. The owner residences damage is based upon the following FEMA defined tiers of damage:

**Table 1: FEMA Defined Owner Levels of Damage**

Type	Definition
<b>Minor-Low</b>	<i>Less than \$3,000 of FEMA-inspected real property damage</i>
<b>Minor-High</b>	<i>\$3,000 - \$7,999 of FEMA-inspected real property damage</i>
<b>Major-Low</b>	<i>\$8,000 - \$14,999 of FEMA-inspected real property damage and/or 1'-4' of flooding on the first floor</i>
<b>Major-High</b>	<i>\$15,000 - \$28,800 of FEMA-inspected real property damage and/or 4'-6' flooding on the first floor</i>
<b>Severe</b>	<i>Greater than \$28,800 of FEMA-inspected real property damage or determined destroyed and/or 6' or more flooding on the first floor</i>

*Source: FEMA IA, July 2016*

Based on this analysis, 2,717 owner-occupied households applied for IA assistance. These owners suffered an estimated \$9.768 million in Real Property FEMA Verified Loss (RP FVL) attributed to the October 2015 flood event. While the majority of the instances of damage were categorized "Minor-Low," it is important to note almost 70 percent of total city's RP FVL is concentrated amongst approximately 7 percent of the most affected households or those categorized under "Major-High" or "Severe" damage levels. The vast majority of these Major-High and Severely damaged households are located along the banks of Lake Katherine, Central and Lower Gills Creek, Wildcat Creek, and Penn Branch in the floodplain. Based upon self-reported income data, only 26% of those homeowners categorized as "Major High" or "Severe" were low-to-moderate income. The highest percentage of low-to-moderate income homeowners received only "Minor-Low" damages with an average RP FVL of \$631. Damaged residences reported as "Minor-Low" and "Minor-High" are scattered throughout the city. The majority of these homes are located outside of the floodplain so it is anticipated that these damages are attributed to the rain event.

**Table 2: Levels of Damage for Owner-Occupied Households**

Damage Type	LMI* Owner Occupied			All Owner Occupied			Percentage Households LMI	Percentage Dollars LMI
	Quantity Damaged	Average RP FVL	Total RP FVL	Quantity Damaged	Average RP FVL	Total RP FVL		
Minor-Low	1,122	\$631	\$708,525	2,273	\$737	\$1,674,658	49.4%	42.3%
Minor-High	76	\$4,620	\$351,111	185	\$4,503	\$833,059	41.1%	42.1%
Major-Low	27	\$6,214	\$167,766	67	\$7,169	\$480,320	40.3%	34.9%
Major-High	18	\$21,553	\$387,962	70	\$21,590	\$1,511,293	25.7%	25.7%
Severe	31	\$44,363	\$1,375,264	122	\$43,191	\$5,269,336	25.4%	26.1%
<b>Total</b>	<b>1,274</b>	<b>\$2,347</b>	<b>\$2,990,627</b>	<b>2,717</b>	<b>\$3,595</b>	<b>\$9,768,666</b>	<b>46.9%</b>	<b>30.6%</b>

\*LMI calculation based on self-reported income to FEMA

Source: FEMA IA, July 2016

Notably, less than 50 percent (46.8%) of the affected owner-occupied population is classified low-and-moderate-income (LMI). Concurrently, the LMI population suffered 30.6% percent of recorded RP FVL citywide. Mindful of this distribution, the city is committed to meeting the needs of its storm-affected LMI population and strives to devote more than 70.0% CDBG-DR allocation to the benefit of LMI residents and communities that were the most impacted by the October 2015 rain and flood event. To that end, it should be noted that 100.0% of all low-to-moderate income households will be provided an opportunity for assistance through the city's minor repair, rehabilitation, and elevation programs. Additionally, the city intends to prioritize and provide the full amount of assistance in order to serve all unmet needs of the affected LMI population to include the reallocation of \$1.0 million of city's CDBG entitlement funding. In order to achieve 70.0% LMI benefit of these programs, assistance to households above 80.0% Area Median Income (AMI) will also be capped as necessary.

As of July 2016, the FEMA IA program distributed \$5,693,220 million in grants to 1,396 homeowners to complete repairs. After FEMA IA distributions, there are a total of 1,611 owner-occupants who have an aggregate unmet need of over \$5.8 million. It is noted that this amount does not take into consideration the increased costs associated with structure elevation and resiliency standards. These costs have been factored into the City of Columbia allocation strategy. Of the population with unmet needs, 836 of 1,611 (51.9%) have self-reported their income as low-to-moderate. Based upon FEMA provided data, the unmet needs of this LMI population totals \$1,583,902.

As described above, most of the Major and Severe damages are concentrated in 5 major areas of the city:

- Lake Katherine
- Central Gills Creek
- Lower Gills Creek
- Wildcat Creek
- Penn Branch

Losses for both owners and renters, along with an unmet needs analysis for each specific area is included in sections 3.2.1 – 3.2.5.



Assessing impacts on renters is more challenging than for homeowners as renters are less likely to apply to FEMA for housing assistance, and their personal loss is typically reported as personal property (PP) losses rather than the amount of structural damages. However, there is data available through both IA inspections that indicates a strong need for the rehabilitation and redevelopment of affordable housing. While rental populations are more mobile than owner-occupied populations by nature and are therefore better-equipped to navigate the aftermath of a post-catastrophic event, the city recognizes the significant impact to renter households and loss of affordable housing units in Columbia.

Tables 3 and 4 illustrate the levels of rental damage occurring in the city, as broken down by FEMA's categorization system:

**Table 3: FEMA Defined Levels of Damage**

Type	Definition
<b>Minor-Low</b>	<i>Less than \$1,000 of FEMA Inspected Personal Property Damage</i>
<b>Minor-High</b>	<i>\$1,000 - \$1,999 of FEMA Inspected Personal Property Damage</i>
<b>Major-Low</b>	<i>\$2,000 - \$3,499 of FEMA Inspected Personal Property Damage and/or 1'-4' of flooding on the first floor</i>
<b>Major-High</b>	<i>\$3,500 - \$7,499 of FEMA Inspected Personal Property Damage and/or 4'-6' of flooding on the first floor</i>
<b>Severe</b>	<i>Greater than \$7,500 of FEMA Inspected Personal Property Damage or determined destroyed and more than 6' of flooding on the first floor</i>

*Source: FEMA IA, July 2016*

Per the above categorization system, the city analyzed the affected rental population both as a full population and as an LMI subset. Among the FEMA IA applicants identified as renters, 89.8% are classified as LMI, and 86.3% of the FEMA PP FVL renter damage is for LMI applicants. Of the 138 rental households with "Major-High" or "Severe" damage levels, 88.4% are classified as LMI. The majority of "Major-High" and "Severe" rental properties are located along in the floodplain along Lower Gills Creek.

**Table 4: Levels of Damage for Renter-Occupied Households**

Damage Type	LMI* Owner Occupied			All Owner Occupied			Percentage Households LMI	Percentage Dollars LMI
	Quantity Damaged	Average PP FVL	Total PP FVL	Quantity Damaged	Average PP FVL	Total PP FVL		
Minor-Low	216	\$423	\$91,306	227	\$427	\$96,832	95.2%	94.3%
Minor-High	42	\$1,358	\$57,054	49	\$1,359	\$66,610	85.7%	85.7%
Major-Low	71	\$1,916	\$136,008	88	\$2,033	\$178,906	80.7%	76.0%
Major-High	70	\$4,721	\$330,468	83	\$4,794	\$397,886	84.3%	83.1%
Severe	52	\$5,934	\$308,553	55	\$6,005	\$330,287	94.5%	93.4%
<b>Total</b>	<b>451</b>	<b>\$2,047</b>	<b>\$923,389</b>	<b>502</b>	<b>\$2,133</b>	<b>\$1,070,521</b>	<b>89.8%</b>	<b>86.3%</b>

\*LMI calculation based on self-reported income to FEMA

Source: FEMA IA, July 2016

Based upon this data, the city is concerned about the concentrated areas of rental housing damage in the floodplain and Lower Gills Creek. The city recognizes that the loss of rental units is significant as the city has a limited amount of affordable housing making it more difficult for the renters to adapt to post-flooding conditions. As a result, the City of Columbia will encourage landlords with damaged rental units located in the floodplain to participate in the city's CDBG-DR and FEMA funded buyout program and has allocated 31.3% of CDBG-DR funding to rehabilitate damaged affordable rental properties outside of floodplain areas.

**Table 5: Breakdown of Most Affected Owner-Occupied Households**

Location	Quantity Damaged	Average RP FVL	Total RP FVL	LMI Households	LMI RP FVL
Lake Katherine	94	\$29,599	\$2,782,270	26.6%	28.8%
Central Gills Creek	57	\$37,859	\$2,157,940	19.3%	21.6%
Wildcat Creek	29	\$33,774	\$979,432	27.6%	26.1%
Lower Gills Creek	25	\$18,069	\$451,714	24.0%	17.8%
Penn Branch	23	\$26,675	\$613,525	30.4%	28.0%
<b>Total</b>	<b>228</b>	<b>\$29,195</b>	<b>\$6,984,881</b>	<b>25.6%</b>	<b>24.5%</b>

Source: FEMA IA, July 2016

**Table 6: Breakdown of Most Affected Renter-Occupied Households**

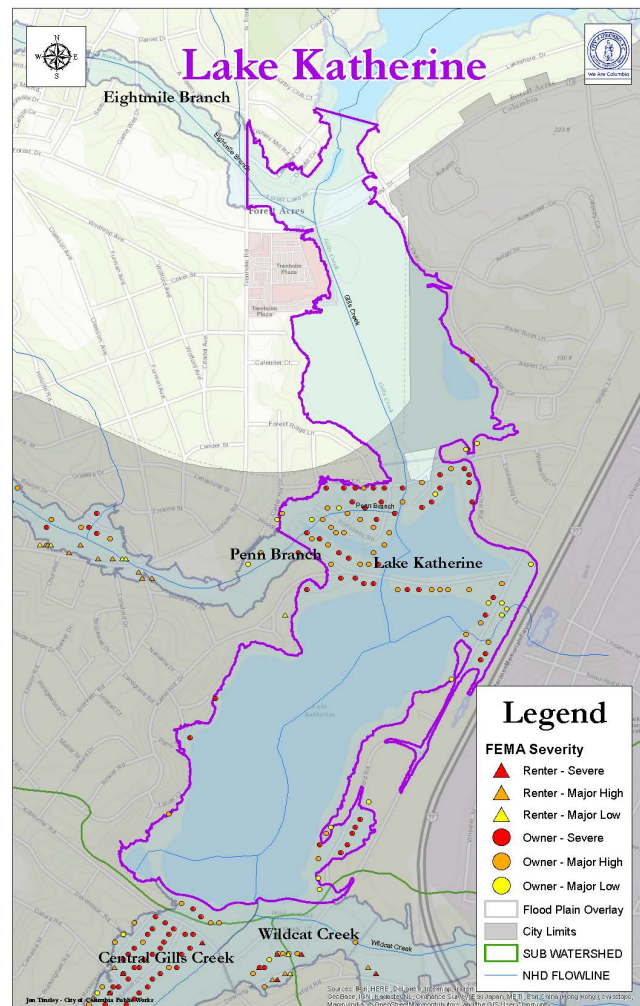
Location	Quantity Damaged	Average PP FVL	Total PP FVL	LMI Households	LMI PP FVL
Lake Katherine	0	\$0	\$0	0.0%	0.0%
Central Gills Creek	13	\$4,716	\$61,313	76.9%	67.5%
Wildcat Creek	10	\$7,739	\$77,393	80.0%	88.8%
Lower Gills Creek	94	\$4,370	\$410,798	83.0%	85.2%
Penn Branch	17	\$3,778	\$64,226	70.6%	63.0%
<b>Total</b>	<b>134</b>	<b>\$4,121</b>	<b>\$613,730</b>	<b>77.6%</b>	<b>76.1%</b>

Source: FEMA IA, July 2016

### 3.2.1 Lake Katherine

Residents of Lake Katherine have the highest concentration of Major and Severe owner-occupied damages. Over 35.9% (93 of 259) of all of Columbia's owner-occupied structures categorized as Major and Severe are located in this area. Additionally, only one home in this area suffered Minor-Low damage. According to FEMA data, owners along Lake Katherine sustained over \$2.7 million in damages which is an average of \$29,599 per household. Of this sub-population, 26.6% of households self-reported their income as low to moderate reflecting 28.8% of the damages. No renter occupied properties were reported by FEMA.

An unmet needs analysis of the Lake Katherine area, based upon the best available data from FEMA, shows that there are over \$2.3 million worth of damages to 79 owner-occupied properties that have not been otherwise funded. The majority of these homes (83.5%) sustained Major-High or Severe damages. For the 79 homes that have unmet needs, 23 of these households are LMI households and have an unmet need of \$659,972. Of the 23 LMI households with unmet needs, all sustained Major or Severe damages.



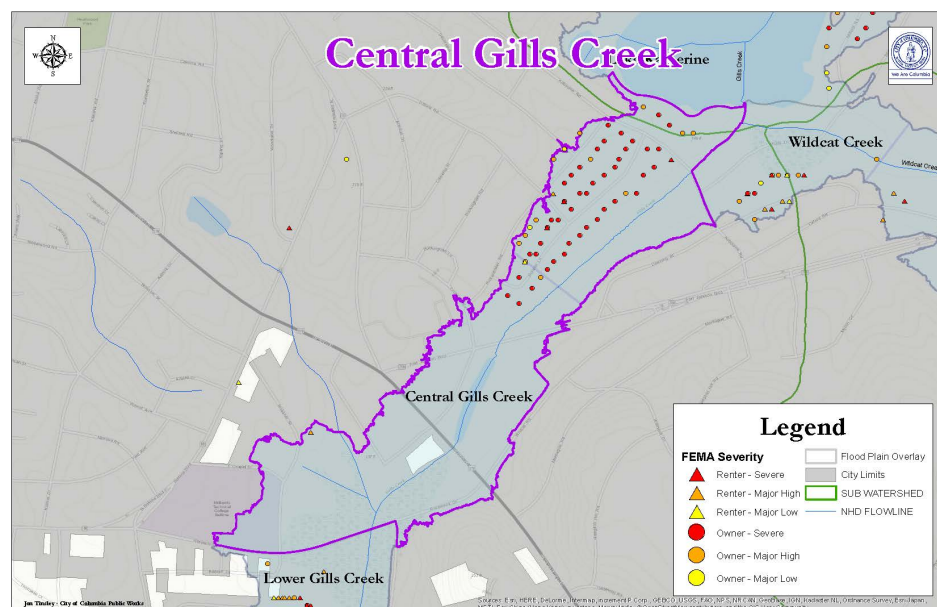
Due to the low concentration of LMI households, it is anticipated that most owners in this area may participate in the Homeowner Rehabilitation and Elevation Assistance Programs. In addition, these homeowners will be eligible to participate in proposed CDBG-DR and FEMA HMGP funded buyout and acquisition programs.

### 3.2.2 Central Gills Creek

Central Gills Creek has the second highest concentration of Major and Severe owner-occupied damages. Over 22.0% (57 of 259) of all of Columbia's owner-occupied structures categorized as Major and Severe are located in this area. According to FEMA data, owners along Central Gills Creek sustained almost \$2.2 million in damages which is an average of \$37,859 per household. Of the Central Gills Creek population, 19.3% of households self-reported their income as low to moderate reflecting 21.6% of the damages in this area. Unlike the Lake Katherine, there is a small population of rental occupied households in Central Gills Creek. The average personal property loss for renters is reported as \$4,716. Of the rental occupied households, 76.9% self-reported their income as low to moderate.

An unmet needs analysis of the Central Gills Creek area, based upon the best available data from FEMA, shows that there are over \$1.5 million worth of damages to 45 owner-occupied properties that have not been otherwise funded. All of these homes sustained Major or Severe damages. Of these 45 owner-occupied homes, there are of 7 LMI households that have an unmet need of \$294,784. All of these households sustained Major or Severe damages.

Due to the low concentration of LMI households, it is anticipated that most owners in this area may participate in the Homeowner Rehabilitation and Elevation Assistance Programs. In addition, these homeowners in this area will be eligible to participate in the city's proposed CDBG-DR and FEMA buyout and acquisition programs. In addition, LMI tenants will benefit from the Small Rental Repair Program.





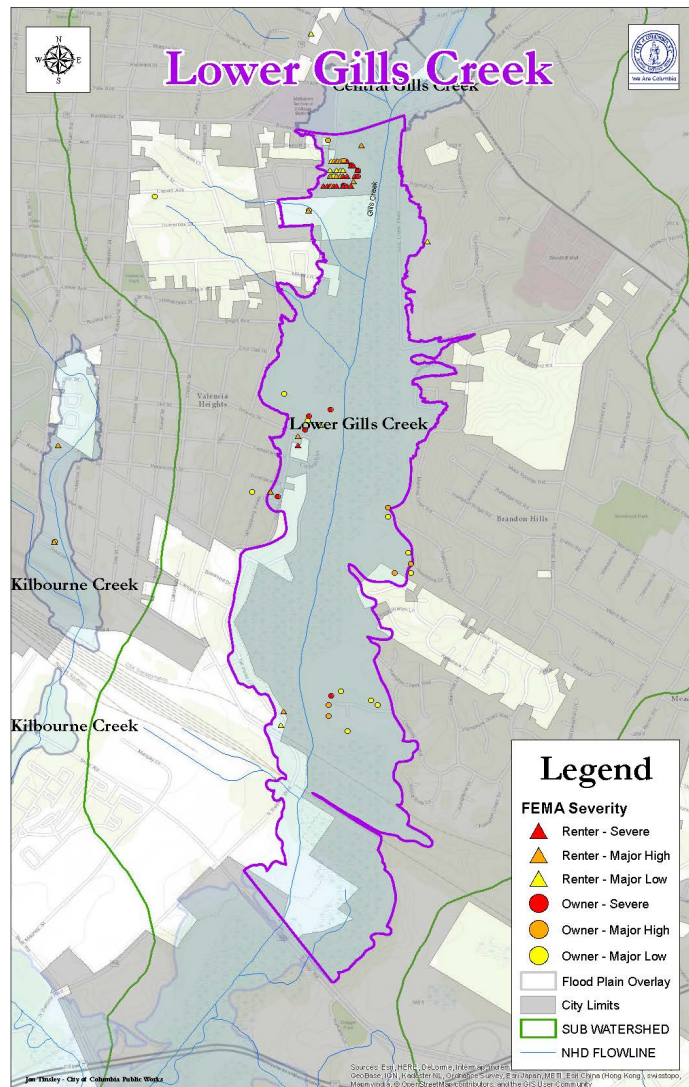




### 3.2.4 Lower Gills Creek

Lower Gills Creek had the fourth highest concentration of Major and Severe owner-occupied damages with 25 dwellings sustaining \$451,714 of damages according to FEMA. Of the owner occupied households, 24.0% self-reported as low to moderate income with 17.8% of the monetary damages attributed to LMI households. Additionally, the Lower Gills Creek area reported the highest number of rental occupied properties, 94, of which 83.0% self-reported their income as low-to-moderate. This LMI population sustained 85.2% of the area's personal property losses for renters.

An unmet needs analysis of the Lower Gills Creek area, based upon the best available data from FEMA, shows that there are \$323,943 worth of damages to 16 owner-occupied properties that have not been otherwise funded. All of these homes sustained Major or Severe damages. Of this population there is only one LMI household that sustained Major-Low damage with an unmet need of \$8,019.



It is anticipated that most owners in this area may participate in the Homeowner Rehabilitation and Elevation Assistance Programs. In addition, these homeowners in this area will be eligible to participate in the city's proposed CDBG-DR and FEMA buyout and acquisition programs. In addition, LMI tenants will benefit from the Small Rental Repair Program.

### 3.2.5 Penn Branch

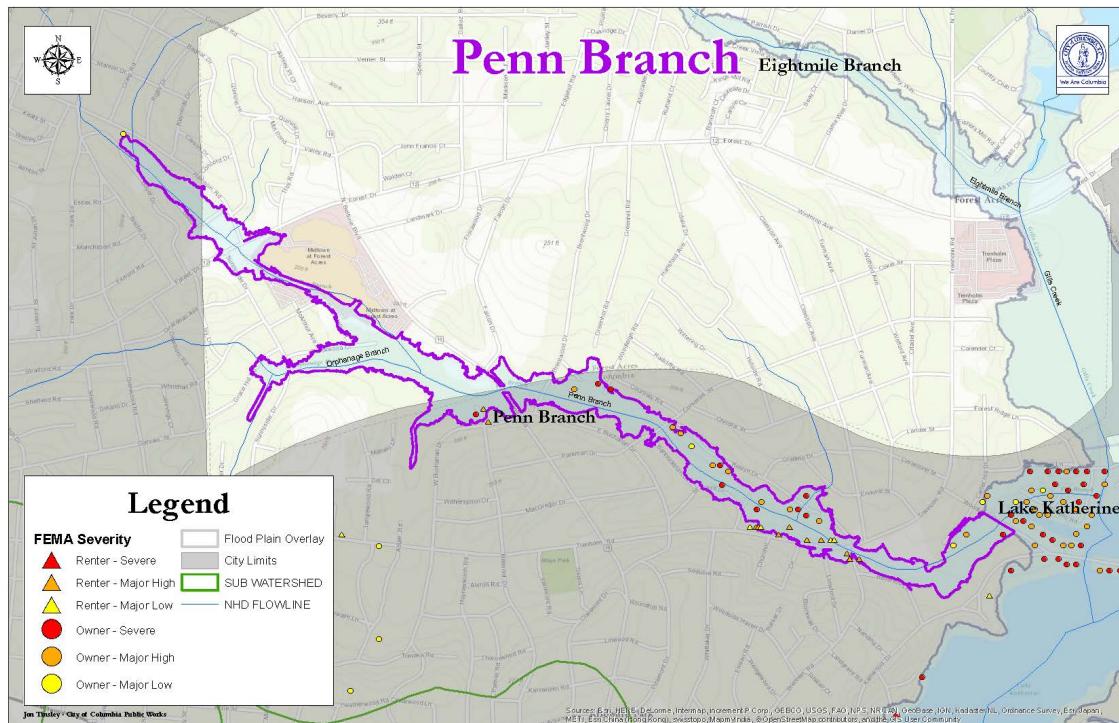
Residents of Penn Branch, a tributary to Lake Katherine, also experienced Major and Severe damages to owner-occupied properties at several locations. In this area there is an even mixture of owner-occupied and rental residential dwellings that experienced Major and Severe losses. A total of 23 owner-occupied dwellings sustained \$613,525 in

damages, and 7 owner occupants (30.4%) self-reported their income as low to moderate income. These 7 LMI owners account for 28.0% of the damages.

In addition to the owner-occupied households, there are 17 renter-occupied households in the Penn Branch area who sustained \$64,226 in damages to their personal property. Of the rental population, 70.6% self-reported their income as low to moderate, and this LMI population sustained 63.0% of the area's total personal property damages reported to FEMA.

An unmet needs analysis of the Penn Branch area, based upon the best available data from FEMA, shows that there are \$392,866 worth of damages to 16 owner-occupied properties that have not been otherwise funded. All of these homes sustained Major or Severe damages. Of this number there are 4 LMI households that sustained damages with an unmet need of \$130,008.

It is anticipated that most owners in this area may participate in the Homeowner Rehabilitation and Elevation Assistance Programs. In addition, these homeowners in this area will be eligible to participate in the city's proposed CDBG-DR and FEMA buyout and acquisition programs. In addition, LMI tenants will benefit from the Small Rental Repair Program.



### 3.2.6 Housing Unmet Needs

Flood impacts to the residents of the City of Columbia were widespread and cannot be underestimated. In order to calculate its assessment of unmet housing needs, the city compared the number and amounts of SBA awards to FEMA verified losses (RL FVL) in

order to determine unmet needs at all levels of damage. This information was used to inform the allocation strategy for the Action Plan.

As can be seen by Table 7, the amount of SBA loans is comparatively high to FEMA's verified loss amounts which can disproportionately affect households with lower damage estimates. This hypothesis is further supported through the RP FVL-SBA replacement value adjustment analysis conducted below, in which IA applicants with both a reported RP FVL and SBA award were compared to determine an unmet need multiplier.

**Table 7: Owner-Occupied Households with RP FVL > \$0 and SBA Awards**

Damage	Quantity Damaged	Average RP FVL	Average SBA Loan	Multiplier
Minor-Low	249	\$928	\$19,094	20.58
Minor-High	37	\$4,321	\$32,481	7.52
Major-Low	15	\$7,470	\$66,060	8.84
Major-High	31	\$21,754	\$99,103	4.56
Severe	56	\$43,123	\$136,023	3.15
<b>Total</b>	<b>388</b>	<b>\$9,258</b>	<b>\$45,455</b>	<b>4.91</b>

Source: FEMA IA, July 2016 & SBA, August 2016

With multipliers established at all five owner-occupied damage tiers, it was then applied to the entire IA owner-occupied population, resulting in a total damage estimate in excess of \$47.9 million. While this amount includes \$3.7 million in contents, this assessment demonstrates that there are twice as many unmet housing needs than there is funding available. For this reason, the City of Columbia has allocated almost 100% of CDBG-DR resources for this purpose. In addition, the allocation strategy is targeted to address the city's most vulnerable households while also meeting the needs of those that were most impacted by the flood.

**Table 8: Real Property Damage Estimation**

Damage	Quantity Damaged	Total RP FVL	Multiplier	Damage
Minor-Low	2,273	\$1,674,658	20.58	\$34,464,459
Minor-High	185	\$833,059	7.52	\$6,264,605
Major-Low	67	\$480,320	8.84	\$4,246,026
Major-High	70	\$1,511,293	4.56	\$6,891,496
Severe	122	\$5,269,336	3.15	\$16,598,409
<b>Total</b>	<b>2,717</b>	<b>\$9,768,666</b>	<b>4.91</b>	<b>\$47,964,150</b>

Source: FEMA IA, July 2016 & SBA, August 2016

### 3.3 Infrastructure

The catastrophic rainfall and flooding experienced in Columbia caused widespread damages to the city's water control facilities, public buildings, roads, and bridges. The most notable damage was the breach of the Columbia Canal and impacts of this breach upon city public facilities and services to the state's capitol. In order to assess unmet infrastructure needs for CDBG-DR funding, the city developed damage assessments in order to participate in FEMA's Public Assistance (PA) program. The following table illustrates how those damages are documented and categorized.

**Table 9: FEMA PA Categories**

Category	Definition
A	<i>Debris Removal</i>
B	<i>Emergency Protective Measures</i>
C	<i>Road Systems and Bridges</i>
D	<i>Water Control Facilities</i>
E	<i>Public Buildings and Contents</i>
F	<i>Public Utilities</i>
G	<i>Parks, Recreational and Other Items</i>

Based on these categories, the city identified its highest level of need in Category D *Water Control Facilities* due to the breach of the Columbia Canal. This breach resulted in a 60-foot section of the canal washing away which caused the water level of the canal to drop below the level necessary for the city to pump water into its water treatment facility through normal operations. As of July 2016, the long term mitigation cost to restore the canal to its pre-flood condition for this program is estimated to be between \$40 and \$50 million. Additional mitigation efforts to reinforce the levee and construct a permanent bypass pumping system to pull water from the nearby rivers are estimated to be an additional \$50.0 million dollars. These estimates do not include the almost \$10 million in emergency repairs listed in Category B.

The second highest infrastructure need, Category B *Emergency Protective Measures*, includes the building of a coffer dam as well as bypass pumps and pipes to serve as an access to an alternate water supply for the Water Treatment Facility. These infrastructure improvements are estimated at over \$11.1 million.

The third utmost infrastructure need, Category E *Public Buildings and Contents*, is an estimated \$2.7 million in repairs of city buildings, the hydroelectric plant and the wastewater system. This amount is expected to assist with \$2.5 million in repairs for several buildings that had water damage with the largest building loss being the fire station that was completely submerged by water. An additional \$0.2 million is also needed to repair or replace fire and police equipment that was lost or damaged in the flood waters.

Category F *Public Facilities* reflects \$2.0 million in repairs to the city's wastewater system to address damages to sewer lift stations and sewer lines. Additionally, \$1.5 million was included



to repair the city's hydroelectric plant but this was not identified as a priority as no water can reach the station until the Columbia Canal breaches are repaired.

In addition to the categories listed above, an estimated \$1.5 million in repairs for roads and Lost Creek Bridge (Category C), \$0.5 million for debris removal (Category A), and \$0.3 million for the restoration of 10 city parks (Category G) have been identified for FEMA PA funding.

As shown in Table 10 below, it is estimated that the total amount of infrastructure repairs for the City of Columbia exceeds \$75.2 million. Of this amount, the city is responsible to provide a 25% cost share which totals to almost \$18.9 million. Although it is not anticipated that FEMA funding will be available to fully fund all of the city's projects, it is important to note that the State Legislature has ratified the General Appropriations Bill for Fiscal Year 2016-2017 (H. 5001). Pursuant to §118.16(B)(3) of this bill, the South Carolina Emergency Management Division (SCEMD) will be authorized to make payments of the non-Federal share of Public Assistance Project Worksheets awarded under FEMA-4241-DR-SC (Severe Storms and Flooding).

Once funds are available, projected to be in October 2016, SCEMD will begin processing payments for the non-Federal share of approved and obligated projects. For small projects (less than \$121,800), SCEMD will issue payments for the approved non-Federal share of the eligible project amount. For large projects (\$121,800 and above), SCEMD will issue payments for the non-Federal share of 25% of approved eligible project expenditures. As of July 2016, there is \$72 million allocated from the state to cover the local match. As such, this allocated amount is anticipated to cover 100% of the city's required match, and the city should not have an unmet infrastructure need related to FEMA's match requirements.

**Table 10: Breakdown of FEMA PA Funding by Category**

Category	Total	25% Cost Share
A	\$605,575	\$151,394
B	\$11,168,178	\$2,792,045
C	\$1,500,000	\$375,000
D	\$50,000,000	\$12,500,000
E	\$9,669,525	\$2,417,381
F	\$2,000,000	\$500,00
G	\$300,200	\$75,050
<b>Total</b>	<b>\$75,243,478</b>	<b>\$18,810,870</b>

*Source: City of Columbia, July 2016*

Although the 25% cost share for FEMA PA projects will be paid by state funds, the City of Columbia fully recognizes that there are unmet needs beyond the cost share requirement that will not be covered due to the state's limited appropriation of FEMA PA funding. Unfortunately, the amount and types of projects to be funded by the state's FEMA allocation is not known as of July 2016. In the event that CDBG-DR funds are necessary to complete these type of activities, the city will submit a substantial Action Plan Amendment for HUD's review and approval.



## 3.4 Economic Development

### 3.4.1 Damage Assessment

The extensive rainfall and flooding of early October 2015 caused severe impacts to Columbia area businesses. Many businesses experienced damage to their facilities, stock, and equipment, and some businesses were totally destroyed. Even businesses that did not have physical damage from the storms were closed down for an extended period causing significant losses in revenue.

Columbia businesses began to experience the adverse economic impacts of the flooding event on October 1, 2015, when many businesses closed in preparation for the storm. Businesses remained closed until October 5<sup>th</sup> with unmet needs continuing to this day. Estimates of the gross impact of the flooding event are based on a combination of evacuation orders, school closures, outage data, and anecdotal accounts and a survey collected by Columbia's Office of Business Opportunity (OBO) in the days following the rain and flood. As a result, Columbia's OBO was able to assess some immediate impacts of the storm on local businesses.

A total of 61 businesses responded to OBO's survey immediately following the flooding. Thirty-five respondents (55.7%), indicated they sustained a direct impact from the storm. As part of the survey, respondents were asked to provide their business' recovery needs. Over 46.9% of responding business owners reported that loss of revenue was the biggest recovery need with lost wages being ranked second at 32.7%. Additionally, 28.6% reported structural damage to their business. Adding to these and other losses, over 58.6% of respondents stated they did not have sufficient insurance to cover their losses.

Based upon SBA data, there are a total of 205 damaged properties (165 businesses) within Columbia with verified losses of over \$14.4 million. As of August 2015, SBA has made 165 loans to impacted businesses funding over \$12.0 million in loans. The following chart illustrates the quantity of SBA loans by NAICS industry.

**Table 11: SBA Business Loans**

NAICS Industry	Quantity Approved	Approved Amount*	Total Estimated Damage
Agriculture, Forestry, Fishing and Hunting	0	\$0	\$0
Mining, Quarrying, and Oil and Gas Extraction	0	\$0	\$0
Utilities	0	\$0	\$0
Construction	2	\$6,300	\$3,371
Wholesale Trade	2	\$569,600	\$364,572

NAICS Industry	Quantity Approved	Approved Amount*	Total Estimated Damage
Information	0	\$0	\$0
Finance and Insurance	0	\$0	\$0
Real Estate and Rental and Leasing	99	\$4,092,130	\$4,773,752
Professional, Scientific, and Technical Services	8	\$1,148,300	\$686,211
Management of Companies and Enterprises	0	\$0	\$0
Administrative and Support and Waste Management and Remediation Services	3	\$184,200	\$96,170
Educational Services	2	\$178,800	\$155,664
Health Care and Social Assistance	7	\$1,138,000	\$1,092,618
Arts, Entertainment, and Recreation	1	\$496,100	\$498,625
Accommodation and Food Services	11	\$1,219,000	\$1,389,551
Other Services (except Public Administration)	13	\$1,023,400	\$2,256,603
Public Administration	0	\$0	\$0
Manufacturing	3	\$224,700	\$212,459
Retail Trade	12	\$2,395,400	\$2,943,747
Transportation and Warehousing	2	\$0	\$0
<b>Total</b>	<b>165</b>	<b>\$12,675,930</b>	<b>\$14,473,343</b>

\*Approved Amounts are calculated on a pro-rata distribution based on damages to the facilities within the City of Columbia per SBA loan.

Source: SBA, August 2016

As can be seen from this table, the most impacted industries were Real Estate, Rental and Leasing; Other Services; and Wholesale Trade.

### 3.4.2 Unmet Economic Development Needs

To address the unmet needs of businesses impacted by the October 2015 flood, the City of Columbia will provide low interest loans to qualified businesses. By capitalizing the Economic Development Administration (EDA) disaster loan fund with \$200,000 in CDBG-

DR funds, the OBO will be able to lend up to \$1 million to impacted business owners. Since EDA rules allow for a 4 to 1 capitalization match from the federal government to the local investment into the fund, OBO will be able to make loans up to \$100,000 per impacted business.

In order to be eligible for a loan, a business must be located within the corporate limits of the City of Columbia and must demonstrate unmet needs from the storm of greater than \$10,000. Funds from the loan can be used for real estate acquisition or upfit, inventory, equipment, and working capital.

### **3.5 Impact on Public Housing Authorities**

In order to understand the impacts of the October 2015 rain and flood event on Public Housing Authorities (PHA), the City of Columbia collaborated with the Columbia Housing Authority (CHA) on the unmet needs assessment for the Action Plan. CHA has provided affordable housing to the citizens of Columbia and Richland County since 1934 and is responsible for the administration of all public housing developments, project based vouchers, and Section 8. In conjunction with the city's unmet needs assessment, CHA was requested to assess storm related damages and unmet needs remaining at CHA's administrative buildings, public housing developments, and any development at which CHA has allocated project based vouchers and information related to privately owned units housing participants in the Section 8 Housing Choice Voucher Program.

Subsequent to its assessment, CHA reported that all of its administrative buildings were covered by insurance and have already been repaired. However, 26 CHA apartment units were completely flooded. All units were covered by insurance and have been repaired with the exception of one unit. This unit is located outside of city limits in Richland County in an area that will not be rebuilt as a result of the flood event. CHA is currently working with the county to participate in its CDBG-DR buyout program for this property. In addition to the apartment units, CHA reports that all of the project based housing developments were under construction at the time of the October 2015 flood event and were not damaged.

However, CHA also reported that most damages were sustained by privately owned units that provide housing for participants in the Section 8 Housing Choice Voucher Program. The CHA Section 8 Program had over 100 privately owned units damaged with many of the tenants being displaced by the flooding. Fortunately, CHA was able to relocate all tenants into other units with a voucher. CHA cannot report on the status of the rebuilding of the damaged rental units as the units are privately owned and CHA is not responsible for the repairs.

The city will continue to identify and assess impacts on CHA Section 8 units, particularly the unmet repair and rebuilding needs not otherwise covered by insurance or FEMA. Damaged Section 8 units will be prioritized during the implementation of CDBG-DR housing programs and repaired as necessary.

### **3.6 Transitional Housing, Emergency Sheltering, and Homelessness**

The October 2015 flood event impacted owner-occupied housing as well as those who occupy Permanent Supportive Housing, Transitional Housing, or those who are homeless residing in Emergency Shelters. In some cases, these households can experience more adversity during

initial emergency response and intermediate recovery efforts as more permanent owner occupied households seek refuge and/or alternative housing options. This unexpected surge in housing needs can quickly overburden existing housing providers.

According to data received by the United Way, the Midlands Section of the state had a total of 248 persons who resided in Permanent Supportive Housing and 513 persons who resided in Transitional Housing the year prior to the flood event. In addition, a total of 381 persons resided in Emergency Shelters during the reporting period from October 1, 2014 to September 30, 2015. Prior to the event, an average of 59 individuals were housed in shelters on any given night. In addition, the United Way reports that there were a total of 311 individuals in the Midlands who were chronically homeless as of January 27, 2016. Of this number, 164 persons resided in Emergency Shelters and 147 persons were reported as Unsheltered.

In response to the flood event in the City of Columbia, non-profit groups and agencies quickly responded to assist all households in need of recovery assistance. As a result, the Red Cross opened 8 shelters to serve displaced households in and around the city. These shelters started opening on October 4, 2015 and served approximately 382 persons for a period of 17 days. The last shelter servicing displaced households in Columbia was closed on October 21, 2015.

In order to minimize flood related impacts to the area's most vulnerable populations, the Richland-Lexington Counties Long Term Recovery Group (RL-LTRG) was established to maintain a network of agencies and provide coordinated support for local recovery efforts benefiting the residents of both counties. The RL-LTRG was formed in conjunction with the United Way of the Midlands with the purpose of strengthening area-wide disaster recovery efforts by:

- Coordinating recovery efforts among organizations and entities who provide volunteer, financial, spiritual, physical, and/or psychological support for persons whose lives have been impacted by the disaster.
- Facilitating coordinated case management and long term recovery assistance to individuals affected by the disaster who do not have adequate personal resources for their basic needs.
- Providing leadership to identify and address long term needs for recovery and rehabilitation.
- Coordinating advocacy initiatives with key policy makers and public service providers to develop policy changes to meet the needs of affected people and communities.
- Fostering coordination and integrated approaches intended to rebuild the human service sector and meet evolving recovery needs.

The Steering Committee for RL-LTRG was appointed to reflect the diversity of the community and is comprised of members from the American Red Cross, Salvation Army, and United Way of the Midlands along with 3 At-Large members. To date, RL-LTRG has made significant progress in achieving these goals. In addition to a large case management load of over 750 residents located in Richland County, 17 rebuilding projects have been completed and 5 are currently underway in the City of Columbia.

## 4.0 CDBG-DR Programs

### 4.1 Program Descriptions

#### **Columbia Homeowner Assistance Program (HAP)**

**Program Eligible Activity:** 105(a)(4)

**National Objective:** Low- and Moderate-Income Benefit

**Activity Allocation:** \$3,336,150

#### **Overview and Delivery**

The proposed City of Columbia Housing Assistance Program (HAP) will be administered by the city's Community Development Department. The program will provide funding to assist owner-occupied households with Major-High and Severe damages. The overall goal of this program is to repair damages directly related to the October 2015 rain and flood event for owner occupied properties with unmet needs that exceed \$25,000. In addition, the program will provide assistance to meet elevation requirements where required. Due to budget limitations and 70% LMI requirement, only LMI households will provided assistance.

In order to leverage limited CDBG-DR funding, homeowners eligible for participation in FEMA's Increased Cost of Compliance (ICC) program, must apply for and receive this funding if elevation of the rehabilitated structure is necessary. Assistance for reconstruction of destroyed owner-occupied dwellings will also be provided. In all cases, sufficient federal and non-federal resources must be available to complete rehabilitation and reconstruction projects to HUD and city building code requirements.

#### **Eligible Applicants**

Eligibility requirements for participants in this program are as follows:

- Damaged residential dwelling must be located within Columbia City Limits.
- Applicants must have owned and occupied the damaged property as their primary residence as of and prior to the date of the storm event (October 2015).
- Applicants must have registered with FEMA and had their primary residence designated as having sustained Major-High or Severe damages.
- Damaged residence must be a single-unit structure, double-unit structure, townhome, or condominium.
- Application for and receipt of ICC funding for elevation, if required.
- Sufficient gap financing if required.

#### **Ineligible Applicants**

Ineligibility criteria for this program is as follows:

- Homes located outside of Columbia city limits.
- Secondary homes or rental properties.
- Residential structures with more than two units or rental properties.
- Applicants without flood insurance who have received prior federal assistance requiring the maintenance of flood insurance in perpetuity.
- Gap financing unavailable to complete rehabilitation, reconstruction, and/or elevation projects in accordance with city building code and floodplain requirements.



- Applicants who were not classified by FEMA with Major-High or Severe damages.
- Ineligible structure type.

**Prioritization of Applicants**

In order to meet the 70% LMI requirements, only LMI households will be eligible for participation in the city's Housing Assistance Program (HAP). In addition, applications for assistance by LMI elderly and disabled applicants will also be given first priority.

**Use of Funds**

CDBG-DR funds will be provided in the form of a direct grant agreement between the city and the applicant and through a construction agreement between the applicant and the selected contractor. The grant agreement will include obligations to: 1) authorize payments directly to the contractor responsible for executing rehabilitation, elevation and/or reconstruction work; 2) own and occupy the damaged dwelling as a primary residence for a period of one (1) year after the completion of repairs and issuance of a "Certificate of Occupancy"; and, 3) maintenance of flood insurance in perpetuity, if applicable. Execution of a program covenant memorializing the flood insurance requirement will also be required for homes required to have flood insurance.

**Monitoring**

Monitoring of program compliance will be performed by city's Community Development Office in accordance with the HAP executed grant agreements, covenant requirements, and the City of Columbia CDBG-DR Monitoring Plan.

**Columbia Buyout Program (CBP)**

**Program Eligible Activity:** 105 (a) (1)

**National Objective:** Low to Moderate Income Benefit, Urgent Need, Elimination of Slums and Blight

**Activity Allocation:** \$2,000,000

**Overview and Delivery**

The proposed City of Columbia Buyout Program (CBP) will be administered by the city's Community Development Department. The purpose of this voluntary program is to reduce the risk from future flooding by purchasing contiguous residential properties that sustained Major-High or Severe damages located in the floodway or floodplain. Due to the limited amount of funding, the purchase price will be based upon post-disaster Fair Market Value (FMV). Owner-occupants and owners of rental properties will be prioritized as applications are completed and determined to be eligible for funding. All residential properties acquired will be demolished and dedicated in perpetuity to a use that is compatible with open space, recreational uses, natural floodplain functions, ecosystem restoration, or wetlands management practices.

**Eligible Applicants**

Eligibility requirements for participants in this program are as follows:

- Damaged owner occupied or rental dwelling must be located within Columbia City Limits in a designated floodway or floodplain.

- Applicants must have owned the damaged property as their primary residence as of and prior to the date of the storm event (October 2015).
- Applicants must have registered with FEMA and had their primary residence designated as having sustained Major-High or Severe damages.
- Damaged residence must be a single-unit structure, double-unit structure, townhome, or condominium.

### **Ineligible Applicants**

Ineligibility criteria for this program is as follows:

- Homes located outside of Columbia city limits.
- Secondary homes.
- Applicants without flood insurance who have received prior federal assistance requiring the maintenance of flood insurance in perpetuity.
- Applicants who were not classified by FEMA with Major-High or Severe damages.
- Ineligible structure type.

### **Prioritization of Applicants**

Owner-occupants and owners of rental properties will be prioritized as applications are completed and determined to be eligible for funding. In addition, the voluntary purchase of continuous properties may also be considered in order to reduce risk of future flooding in designated areas with a high concentration of owner participation in the program.

### **Use of Funds**

CDBG-DR funds will be provided in the form of direct assistance to owners who voluntarily participate in the program. Owners will be paid post-disaster Fair Market Value of the damaged residential dwelling as determined by a primary and review appraiser. Relocation assistance will be provided to any tenants permanently displaced by the buyout.

### **Monitoring**

Monitoring of program compliance will be performed by city's Community Development Office in accordance with the City of Columbia CDBG-DR Monitoring Plan, covenant and reuse requirements/limitations.

## **Columbia Small Rental Repair Program (SRRP)**

**Program Eligible Activity:** 105(a)(4)

**National Objective:** Low- and Moderate-Income Benefit

**Activity Allocation:** \$6,565,270

### **Overview and Delivery**

The proposed City of Columbia Small Rental Repair Program (SRRP) will be administered by the city's Community Development Department. The program will provide funding to assist with the repair of storm damaged and non-storm damaged rental properties located outside of the floodplain. The primary goals of SRRP are to assist property owners in repairing storm damaged rental properties while also providing displaced rental households with affordable housing opportunities within the city of Columbia. Once eligible storm damaged rental properties are repaired, the city may consider the

repair of non-damaged rental properties as necessitated by the needs of rental households who have been displaced by the October flood event and as CDBG-DR funding is available. As a requirement to receive CDBG-DR assistance, rental property owners must agree to make rehabilitated rental properties available to existing or displaced LMI households first prior to assisting other LMI rental households. In addition, rental property owners will be required to sign a grant agreement requiring that all rehabilitated units remain affordable for a period of three (3) years. For the purpose of the SRRP, small rental properties are those with one to four rental units, which include single family, duplex, triplex, and quadplex rental buildings on one tax parcel. The rent for an affordable rental unit will be calculated based on the income level of the tenant and the size of the rental unit which should be between 50-80% of the local Fair Market Rate. Rental complexes with 4 units designated as a “substantially rehabilitated building” will be provided with broadband infrastructure. In addition to rehabilitation assistance, the city intends to provide temporary relocation assistance to tenants who are temporarily displaced by rehabilitation activities.

### **Eligible Applicants**

Eligibility requirements for participants in this program are as follows:

- Rental property must be located within Columbia City Limits.
- Applicants must have owned the damaged rental property as of and prior to the date of the storm event (October 2015).
- Damaged rental structure should have no more than 4 units.
- Sufficient gap financing if required.

### **Ineligible Applicants**

Ineligibility criteria for this program is as follows:

- Rental units located outside of Columbia city limits.
- Applicants without flood insurance who have received prior federal assistance requiring the maintenance of flood insurance in perpetuity.
- Gap financing unavailable to complete rehabilitation, reconstruction, and/or elevation projects, if necessary.
- Ineligible structure type.

### **Prioritization of Applicants**

Damaged rental properties occupied at the time of the storm located outside of the floodplain will be given first priority. Existing rental properties not damaged by the storm will be prioritized based upon the level of need of displaced LMI tenants and as funding remains available.

### **Use of Funds**

Rehabilitation funds will be made available to property owners in the form of a no interest, no payment, forgivable loan requiring property owners to: 1) rent rehabilitated properties to renters whose incomes are below or at 80% AMI, 2) maintain affordable rent levels for three (3) years and 3) maintenance of flood insurance in perpetuity, if applicable. Delivery of funds will be provided in the form of a direct forgivable deferred loan agreement between the city and the property owner and through a construction agreement between the applicant and the selected contractor. Within 30 days of occupancy or re-occupancy of the rehabilitated rental property, the property owner will be required to provide the city with a copy of the executed lease as well as tenant income and demographic information. This information shall be provided annually to the city as property leases are renewed in order to monitor the program's affordability requirements.

**Monitoring**

Monitoring of program compliance will be performed by city's Community Development Office in accordance with the SRRP executed grant agreements, covenant requirements, and the City of Columbia CDBG-DR Monitoring Plan.

**City of Columbia Elevation Reimbursement Program (ERP)**

**Eligible Activity:** 105(a)(4)

**National Objective:** Low- and Moderate-Income Benefit, Urgent Need

**Activity Allocation:** \$3,490,000

**Overview and Delivery**

Given constrained recovery resources, LMI requirements, and identified housing needs, the city is providing limited elevation reimbursement assistance to owner-occupants who initiated their recovery prior to the commitment of CDBG-DR funding. The city recognizes that these owners have incurred significant costs to rebuild more resilient homes and is committed to offsetting some of these recovery costs. Regardless of income, eligible owner-occupants who have initiated elevation of their damaged structure in accordance with City of Columbia floodplain requirements will be provided up to \$20,000 in reimbursement of CDBG-DR funding to reduce recovery burdens on these households. It is envisioned that this funding coupled with \$30,000 in ICC funding will relieve some of the recovery burdens for affected households.

**Eligible Applicants**

Eligibility requirements for participants in this program are as follows:

- Damaged residence must be located within Columbia City Limits.
- Applicants must have owned and occupied the damaged property as their primary residence as of and prior to the date of the storm event (October 2015).
- Applicants must have registered with FEMA and had their primary residence designated as having sustained "Severe" damages.
- Damaged residence must be a single-unit structure.
- If applicable, applicants must have applied for FEMA Increased Cost of Compliance (ICC) funding for elevation of their damaged structure.
- Elevation projects started after the city's CDBG-DR grant agreement date must receive Tier II environmental clearance prior to initiating elevation work.
- Elevation of the home is required by the city's floodplain ordinance and must be at least 50% complete prior to the issuance of reimbursement.

**Ineligible Applicants**

Ineligibility criteria for this program is as follows:

- Homes located outside of Columbia city limits.
- Secondary homes or rental properties.
- Residential structures with more than one unit or rental properties.
- Applicants without flood insurance who have received prior federal assistance requiring the maintenance of flood insurance in perpetuity.
- Gap financing unavailable to complete rehabilitation, reconstruction, and/or elevation projects.

- Applicants who are not classified by FEMA with “Severe” damages or required to elevate in accordance with the city’s floodplain ordinance.
- Ineligible structure type.

### **Prioritization of Applicants**

All complete applications for assistance will be processed in the order that they are received and as funding remains available.

### **Use of Funds**

Delivery of funds will be provided in the form of a direct grant agreement between the city and the applicant. The grant agreement will include obligations for: 1) ownership and occupancy of the primary residence home for not less than one (1) year after reimbursement, and 2) maintenance of flood insurance in perpetuity on the damaged home as required. For movable housing units, the flood insurance must be maintained at any point that the unit is located in an area requiring flood insurance. Execution of a program covenant memorializing the flood insurance requirement will also be required for homes in located in designated flood plain areas.

### **Monitoring**

Monitoring of program compliance will be performed by city’s Community Development Office in accordance with the ERP executed grant agreements, covenant requirements, and the City of Columbia CDBG-DR Monitoring Plan.

## **City of Columbia Minor Repair Program (MRP)**

**Eligible Activity:** 105(a)(4)

**National Objective:** Low- and Moderate-Income Benefit

**Activity Allocation:** \$3,398,680 (\$2,398,680 in CDBG-DR funds, \$1,000,000 CDBG Entitlement Funds)

### **Overview and Delivery**

The proposed City of Columbia Minor Repair Program (MRP) will be administered by the city’s Community Development Department. The program will make funding available to assist approximately 700 low-to-moderate income owner-occupied households that sustained Minor-Low and Minor-High damages who have remaining repair needs not covered by the FEMA IA Program and SBA. Funding will address rain/flood damages as well as lead based paint, asbestos, and other repairs necessary to bring LMI dwellings up to the Columbia Property Maintenance Code and ensure that these housing units are more resilient to future natural hazards. Elderly and disabled applicants will be given first priority for assistance.

### **Eligible Applicants**

Eligibility requirements for participants in this program are as follows:

- Damaged residence must be located within Columbia City Limits.
- Applicants must have owned and occupied the damaged property as their primary residence as of and prior to the date of the storm event (October 2015).
- Applicants must have registered with FEMA and had their primary residence designated as having sustained Minor-High and Minor-Low damages.



- Damaged residence must be a single-unit structure, double-unit structure, townhome, or condominium.
- Applicants must be below 80% AMI at application intake.

**Ineligible Applicants**

Ineligibility criteria for this program is as follows:

- Homes located outside of Columbia city limits.
- Secondary homes or rental properties.
- Residential structures with more than two units or rental properties.
- Non-LMI households.
- Applicants without flood insurance who have received prior federal assistance requiring the maintenance of flood insurance in perpetuity.
- Gap financing unavailable to complete rehabilitation, reconstruction, and/or elevation projects.
- Ineligible structure type.

**Prioritization of Applicants**

Elderly and disabled LMI households will be given first priority for participation in MRP. Remaining applications for assistance by LMI households will be processed in the order that they are completed and determined to be eligible.

**Use of Funds**

Delivery of funds will be provided in the form of a direct grant agreement between the city and the applicant and through a construction agreement between the applicant and the selected contractor. The grant agreement will include obligations to: 1) authorize payments directly to the contractor responsible for executing repair work orders; 2) ownership and occupancy of the home for not less than one (1) year after the completion of repairs and issuance of a "Certificate of Occupancy"; and, 3) maintenance of flood insurance in perpetuity on the damaged home, if required. For movable housing units, the flood insurance must be maintained at any point that the unit is located in an area requiring flood insurance. Execution of a program covenant memorializing the flood insurance requirement will also be required for homes in located in designated flood plain areas.

**Monitoring**

Monitoring of program compliance will be performed by city's Community Development Office in accordance with the MRP executed grant agreements, covenant requirements, and the City of Columbia CDBG-DR Monitoring Plan.

## **City of Columbia Economic Development Administration (EDA) Disaster Loan Fund Capitalization**

**Eligible Activity:** 105 (a) (17)

**National Objective:** Urgent Need, Elimination of Slums and Blight

**Activity Allocation:** \$200,000

### **Overview and Delivery**

To address the unmet needs of businesses impacted by the October 2015 storms, the City of Columbia will provide low interest loans to qualified businesses. By capitalizing the EDA disaster loan fund with \$200,000 in CDBG-DR funds, the City of Columbia's Office of Business Opportunity (OBO) will be able to lend up to \$1 million to impacted businesses. Since EDA rules allow for a 4-to-1 capitalization match from the federal government to the local investment into the fund, OBO will make loans up to \$100,000 per impacted business.

### **Eligible Applicants**

Eligibility requirements for participants in this program are as follows:

- Business must be located within Columbia City Limits.
- Business owners must have owned and operated the business as of and prior to the date of the storm event (October 2015).
- Businesses must demonstrate an unmet need of \$10,000 or more which is directly attributable to the October 2015 rain/flood disaster.
- Businesses must have secured funding through another bank allowing CDBG-DR funds to serve as a gap loan to cover unfunded project costs. The CDBG-DR loan and bank loan must close within 45 days of each other.
- Business must meet the city's standard underwriting criteria for commercial revolving loans.

### **Ineligible Applicants**

Ineligibility criteria for this program is as follows:

- Businesses located outside of Columbia city limits.
- Businesses that cannot demonstrate an unmet need of \$10,000 or more directly attributable to the October 2015 rain/flood disaster.
- Businesses without bank participation or financing.

### **Prioritization of Applicants**

Applicants will be considered on a first come, first serve basis determined by the date in which the city receives a completed loan application.

### **Use of Funds**

Funds will be provided to eligible businesses in the form of a low interest loan for terms of up to 25 years depending upon the use of funds. The interest rate for the CDBG-DR loan will be 1% below the prime rate with a minimum of 4.00%. Funds from the loan can be used for real estate acquisition or upfit, inventory, equipment, and working capital.

**Monitoring**

Monitoring of program compliance will be performed by city's Community Development Office in accordance with the EDP Office of Business Opportunities (OBO) executed loan agreements and the City of Columbia CDBG-DR Monitoring Plan.

**4.2 Planning and Coordination**

The City of Columbia has created a multi-departmental work group that is providing oversight of the city's flood recovery process. The city's Community Development Department, which is responsible for the management and monitoring of all CDBG-DR programs, actively participates in the work group to ensure internal coordination with other city departments and agencies directly involved in the administration of CDBG-DR programs.

In addition, the City of Columbia is actively coordinating the city's flood recovery efforts with the South Carolina Disaster Recovery Office, Richland County, and Lexington County in order to ensure consistency in recovery data, duplication of benefit calculations, the environmental review process, and program design. These coordinated efforts will be continued during the CDBG-DR recovery process to promote consistency and effectively manage the expectations of program applicants and minimize confusion regarding available CDBG-DR disaster recovery services and benefits.

**4.3 Leveraging Funds****4.3.1 Overview**

In order to maximize the impact of the CDBG-DR funding provided to the city, and as part of a continuous effort to prevent duplication of benefits, there will be an ongoing commitment to identify and leverage other federal and non-federal funding sources. Further, the city will utilize existing relationships and strive to create new partnerships with other federal and state agencies, corporations, foundations, nonprofits and other stakeholders as a means of utilizing all viable sources of funding.

CDBG-DR funds will be used to address critical unmet needs that remain following the infusion of funding from other federal sources, including FEMA and the SBA. Existing city resources and other funds from the disaster appropriation will also be examined in an effort to ensure that all available funding is utilized where it is most needed. In addition, the City of Columbia will utilize some of its existing CDBG staff, entitlement program infrastructure and funding to effectively manage CDBG-DR programs as outlined below.

**4.3.2 Housing**

In an effort to have the greatest impact possible, the city will rely on best practices and experience learned from prior disasters. Additionally, it will be critical to implement a creative approach to utilizing the available funding. To that end, the city is working with its partners to identify disaster and non-disaster federal, state, private and nonprofit funding sources that are available to assist residents in their recovery efforts. Concurrently, the city will take a comprehensive approach when examining how best to assist households with unmet needs. This inclusive strategy will examine the types of funding sources that are

available and how those sources can be combined to create a holistic solution to the issues facing residents and communities.

In order to maximize funding to assist low-to-moderate income households the city has committed \$1 million in CDBG Entitlement funding toward the CDBG-DR Minor Repair Program in order to ensure adequate assistance is available to approximately 700 households with unmet recovery needs. In addition, the city has submitted an application to FEMA to ensure sufficient funding for buyout activities.

### **4.3.3 Economic Development**

To address the unmet needs of businesses impacted by the October 2015 flood event, the City of Columbia will provide \$200,000 of CDBG-DR funding toward low interest loans to qualified businesses by capitalizing the Economic Development Administration (EDA) Disaster Loan Fund. Leveraging these funds enables the City of Columbia's Office of Business Opportunity (OBO) to lend up to \$1M to impacted businesses. As such, OBO will be able to provide loans up to \$100,000 per impacted business.

### **4.3.4 Infrastructure**

At this time, the city intends to address unmet infrastructure needs by utilizing the FEMA PA and Hazard Mitigation Grant Programs. In addition, the city will rely upon the state of South Carolina general fund allocation providing the 25% match for local governments toward FEMA disaster recovery projects.

## **4.4 Protection of People and Property; Construction Methods**

### **4.4.1 Construction Standards**

The City of Columbia intends to promote high quality, durable and energy efficient construction methods in all CDBG-DR programs. All newly constructed buildings must meet all city building codes, standards and ordinances. Future property damage will be minimized by requiring that any rebuilding be constructed according to the best available science with respect to base flood elevations.

All new construction of residential buildings or replacement and/or reconstruction of substantially damaged buildings will incorporate Green Building Standards, and rehabilitation of non-substantially damaged residential buildings will follow guidelines in the HUD CPD Green Building Retrofit Checklist. Any construction subject to the Green Building Standards will meet an industry-recognized standard and achieve certification under at least one of the following programs:

- ENERGYSTAR;
- Enterprise Green Communities;
- LEED;
- ICC-700 National Building Standard; and
- Any other equivalent comprehensive green building program approved by the City of Columbia.

At this time, the city is considering the procurement of a third party inspection service in order to ensure that Green Building Standards are met using standardized checklists developed from the above listed programs. In addition, the city will provide training on Green Building standards and standardized checklists to all city staff administering CDBG-DR construction programs, subrecipients, inspectors, and contractors. Compliance with Green Building Requirements will be memorialized in contracts and grant agreements, as applicable. The city, or the city's designee, will monitor each construction program to ensure compliance with these standards.

#### **4.4.2 Quality of Construction, Bonding, and Warranties**

In order to ensure quality of construction, the city will require all contractors to meet standardized bonding and insurance requirements for CDBG-DR programs. The city will also ensure that contractors are appropriately licensed and have not been debarred from performing work on federally funded contracts. In addition, all contractors pre-approved for work on city CDBG-DR programs will be required to provide a one-year warranty for any work completed on disaster recovery programs.

Supplemental to the city's CDBG-DR grievance procedures, owners of property assisted with CDBG-DR funds will also be provided with several opportunities to appeal the quality of work on their properties. In order for a contractor to receive a final payment, property owners will be required to sign off on a "Completion of Work" form that states that all work has been performed in accordance with the construction contract to their satisfaction. In addition, the city will periodically conduct outreach to property owners during the warranty period. At this time, the city intends to issue a notice to the owner halfway during the warranty period (6 months from the date of final inspection) and 1 month prior to the expiration of the warranty. This will allow sufficient time for property owners to notify the city and contractor of any construction deficiencies.

#### **4.4.3 Dam and Levee Work**

At this time, the city's CDBG-DR funding is not allocated to dam or levee work. If funding is allocated to this activity in the future, the city will submit a substantial Action Plan Amendment to HUD and meet the following requirements:

- Registration with the USACE Levee Base or Dam Inventory.
- Document that the structure is admitted under the USACE P.L. 84-99.
- Document that the structure is accredited under the FEMA National Flood Insurance Program.
- Upload project information regarding the location and area served into the DRGR system.
- Establish and maintain documentation related to the project's risk assessment and risk reduction measures.

#### **4.4.4 Elevation Standards**

The City of Columbia participates in the National Flood Insurance Program (NFIP) and is monitored by the South Carolina Department of Natural Resources (SCDNR) for compliance with FEMA regulations on behalf of the Federal Emergency Management



Agency. In order to maintain compliance with FEMA regulations, the Columbia City Council passed an updated floodplain ordinance on June 16, 2015. This ordinance requires citizens who are building new structures, making significant improvements to existing structures, or those who have experienced significant damages (“significant” means greater than 50% of the value of the original structure) to follow the new ordinance for residential and non-residential structures. This ordinance requires that all construction meeting the above requirements to be built with the bottom of the lowest finished floor at least 2 feet above the Base Flood Elevation (BFE).

#### **4.4.5 Public Housing, HUD-Assisted Housing and Housing for the Homeless**

Details on the city’s plans to identify and address the needs of Public Housing, HUD assisted housing, and Housing for the Homeless can be found in the Action Plan Unmet Needs Assessment. In summary, the city has evaluated the needs of the Columbia Housing Authority which have been fully met through private insurance coverage. In addition, the Richland-Lexington Counties Long Term Recovery Group (RL-LTRG), in conjunction with the United Way of the Midlands, have demonstrated sufficient resources to address the city’s most vulnerable populations residing in Permanent Supportive Housing, Transitional Housing, and Emergency Shelters.

#### **4.4.6 Broadband Infrastructure**

In an effort to extend affordable internet access to children and families living in federally assisted housing, the U.S. Housing and Urban Development (HUD) developed the requirement to ensure the installation of broadband infrastructure into most HUD-financed multifamily housing developments during their construction or substantial rehabilitation. Recognizing that it is generally easier and cheaper to install the necessary technology for high-speed internet at the time of construction, HUD is requiring that grantees include these technologies in their program specifications for the substantial improvement of multifamily developments with four or more rental units.

For this reason, the City of Columbia assures HUD that the installation of broadband infrastructure will be included in the rehabilitation and new construction guidelines for all CDBG-DR assisted rental properties with 4 or more rental units.

#### **4.4.7 Disaster-Resistant Housing**

The residents of the City of Columbia, through the United Way and RL-LTRG, have existing programs that provide homeless prevention and rapid re-housing assistance to individuals, families at risk of homelessness, and individuals and families experiencing homelessness. The city will continue to work with the United Way and RL-LTRG to provide these services, focusing additional resources as appropriate to solve storm-related issues. Additionally, the city will work with the local Continuum of Care organizations to identify existing transitional and permanent housing programs that can be used to assist impacted individuals and families. The city will also support the expansion of existing programs where necessary to provide stable, permanent housing and supportive services to affected residents while providing disaster resilient housing to all households.

In addition, the city will work with its partners at the local level to determine the current availability of affordable housing and, as appropriate, capitalize on opportunities to increase the affordable housing stock. In the wake of the October 2015 flood event, the city continues to recognize there is a need for affordable housing both immediately following a disaster and throughout the recovery continuum. In response, the city is committed to working with its partners to ensure that the rehabilitation and development of affordable housing is a major component of the long-term recovery strategies.

#### **4.4.8 Minimize or Address Displacement (URA)**

The City of Columbia will minimize displacement of persons or entities as a result of the implementation of CDBG-DR projects by ensuring that all CDBG-DR programs are administered in accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) of 1970, as amended (49 CFR Part 24) and the implementing regulations at 24 CFR Part 570.496(a). All subrecipients will be required to demonstrate that they have adopted policies and procedures to minimize displacement in accordance with these regulations and will be monitored by the city to ensure compliance with URA. In addition, the city and any subrecipients will consider the adoption of Optional Relocation Policies for voluntary housing programs that may result in temporary displacement of residents affected by the flood event. All tenants permanently displaced by CDBG-DR project activities will be provided relocation benefits in accordance with URA requirements.

#### **4.4.9 Program Income**

As an entity that receives CDBG Entitlement funding, the City of Columbia understands that when implementing certain activities with CDBG-DR funds, there is potential for generating program income. All program income generated by CDBG-DR funds will be accounted for and expended in accordance with HUD regulations and current program income procedures. Program Income will continue to be spent on projects that further recovery in areas impacted by the October 2015 flood event. These funds will continue to be considered Disaster Recovery funds and will be subject to all CDBG-DR regulations and eligible activities. Any program income generated will be governed by the program income guidance provided in the regulations at 24 CFR 570.489(e) and 24 CFR 85.25 and all applicable waivers.

#### **4.4.10 Monitoring Standards and Procedures**

In accordance with Federal Register Vol. 81, No. 117 (Notice), the City of Columbia must have adequate procedures to effectively monitor and manage funds that are disbursed to sub-recipients and/or individual applicants. In addition, the Notice requires that the city has policies in place to address fraud, waste, and abuse. As described in the city's CDBG Risk Assessment, the following procedures have been developed.

##### **4.4.10.1 Sub-recipient Monitoring Plan**

The City of Columbia Community Development Department will use its existing risk based monitoring strategy to monitor the program activities and performance of sub-recipients. This monitoring strategy includes a process to conduct a risk

analysis in order to determine the level of monitoring that will be conducted. High risk sub-recipients, project sponsors, and CHDOs are monitored onsite in the same fiscal year in which the risk analysis is conducted. In addition to onsite visits, the city undertakes annual remote or desktop monitoring for all sub-recipients, project sponsors and CHDOs. Remote or desktop monitoring is conducted by evaluating various in-house materials such as: applications for funding, written agreements, reimbursement requests, progress reports, drawdown reports, previous monitoring determinations and audits. This monitoring process allows the City to better track program progress and provide technical assistance as needed.

The following positions are responsible for monitoring the various program areas:

**Table 12: Monitoring Staff**

Staff Position	Program Areas
Community Development Administrator	CDBG, HOME, HOPWA
CD Compliance Specialist	CDBG, HOPWA, Labor Standards, Sec. 3/MBE/WBE URA
CD Compliance Specialist	CDBG, HOME, Fair Housing, Lead-Based Paint, ERR
Sr. Loan Officer/HOME Coordinator	HOME/CHDO
CD Coordinator	Financials
CD Facilities Manager	Construction Management

Due to the receipt of CDBG-DR funds, the city anticipates that this staff will be expanded to monitor additional sub-recipients and individual applicants. This staffing adjustment has been included in the *City of Columbia CDBG-DR Pre-Award Implementation Plan*.

In addition to the City of Columbia Monitoring Strategy, the city also issues sub-recipients with a Grant Administration Manual that provides sub-recipients with in-depth review of the city's monitoring process and the documentation required for a monitoring visit. In addition to onsite or desktop reviews, the city also requires sub-recipients to submit a monthly report detailing the implementation and administration of the activity or program. The monthly programmatic report includes the following:

- Progress in meeting stated goals and objectives;
- Changes in staff or Board of Directors;
- Problems encountered and steps taken to resolve them;
- Other general information as appropriate;

- A “Monthly Sub-recipient Client Summary” which captures the income, ethnicity, and household status of clients receiving CDBG-funded assistance within the reporting period.

Monthly programmatic reports are due in the City Community Development office by the fifteenth (15th) working day of the month following the month when services were provided. In addition to the programmatic reports, sub-recipients are also required to submit a monthly report concerning the financial and accounting status of the activity or program which includes the following:

- Summary of all disbursements of CDBG funds.
- Summary of all requests for reimbursement of CDBG funds.
- Report on percentage of CDBG funds expended and remaining by cost category.
- This report is also due in the City Community Development office by the fifteenth (15th) working day of the month following the month when services were provided.

Based on monitoring results, reporting, and other criteria, Community Development staff may meet with sub-recipients whose performance does not appear to be sufficient to meet the goals and achievements as outlined in the agreement. An on-site visit may occur to discuss the service activity shortfall. On-site monitoring visits may also be conducted in order to ascertain that eligible clients for whom the program was intended are being served and that in the event of an audit, the required client information is being maintained.

Based on the information received from the sub-recipient, City Community Development staff submits monthly reports on sub-recipient goals and progress to City Management. Staff may recommend corrective action to be taken should other efforts at obtaining compliance be ineffective.

#### **4.4.10.2 Applicant Monitoring**

In order to minimize the misappropriation of or misuse of CDBG-DR funds and reduce the likelihood of applicant fraud, the city will require individual applicants to sign certifications at the application and grant agreement phases of the program. Certifications will require that individual applicants acknowledge and certify that:

- Information provided in the application for assistance is complete and accurate.
- Reported damages or losses are caused as a result of the declared disaster.
- All funding for assistance received as a result of the disaster has been disclosed.
- They acknowledge and understand that Duplication of Benefits (DOB) is not allowed by federal regulations and agree to subrogation of any additional funding received for the same purpose.

- The damaged residence is their primary (not secondary) home, if applicable.
- Collusion with or kickbacks from program contractors is not allowed.
- They have no conflict of interest with city officials, sub-recipients (if applicable), or program contractors.
- There is potential repayment of funding or prosecution for making false, misleading, and/or incomplete statements and/or documentation.

In addition to signing the above notarized statements, the city and sub-recipients shall develop monitoring plans for each program to ensure that the applicants are in compliance with the terms of their grant agreement and covenant (if applicable). The city's Community Development Department will be responsible for reviewing and approving sub-recipient monitoring plans and reports. Compliance and monitoring plans and reports will be made available to HUD upon request.

#### **4.4.10.3 Internal Auditor**

In conjunction with the administration and oversight of CDBG-DR funding, the City of Columbia will hire an independent internal auditor who will report directly to the City Manager. The role of the internal auditor will be to conduct internal monitoring/audits of city administered CDBG-DR programs as directed. The auditor will also be responsible for the coordination and response to external audits or monitoring by city, state, and federal agencies. In addition, the auditor will be responsible for the detection and prevention of fraud, waste, and abuse in city and sub-recipient administered programs as well as coordinating allegations of fraud with city, state, and federal law enforcement agencies. This responsibility includes the presentation of cases to HUD OIG and/or U.S. Attorney's office for prosecution if necessary. This staffing adjustment has been included in the *City of Columbia CDBG-DR Pre-Award Implementation Plan*.

#### **4.4.10.4 Anti-Fraud Waste and Abuse**

In order to minimize fraud, waste, and abuse in all CDBG-DR programs, the city's internal auditor will develop procedures related to the identification of fraud and establish a process to disclose alleged fraudulent activities. In addition, the city's internal auditor will require the acknowledgement and acceptance of these policies and procedures by staff, contractors and subrecipients. In conjunction with the internal auditor, the Community Development Department will require each sub-recipient to demonstrate that they have procedures and/or systems in place to identify and report potential fraud, waste and abuse in their CDBG-DR program(s) prior to the release of funds. If suspected fraud is identified, sub-recipients will be required to immediately report the information to the City of Columbia City Manager or Internal Auditor. The city will in turn refer the matter to the HUD Office of Inspector General (HUD OIG) and other law enforcement agencies where appropriate.

In concert with the HUD OIG and other law enforcement agencies, the city will take appropriate measures to address such allegations as the circumstances dictate. In the event that the city has actual knowledge of a misappropriation of funds or



assets, the matter will additionally be referred to the applicable office of district attorney and/or office of the state Inspector General, if not already notified. In addition, the city will conduct regular monitoring of sub-recipients and will report any potential fraud, waste and abuse to these same law enforcement agencies.

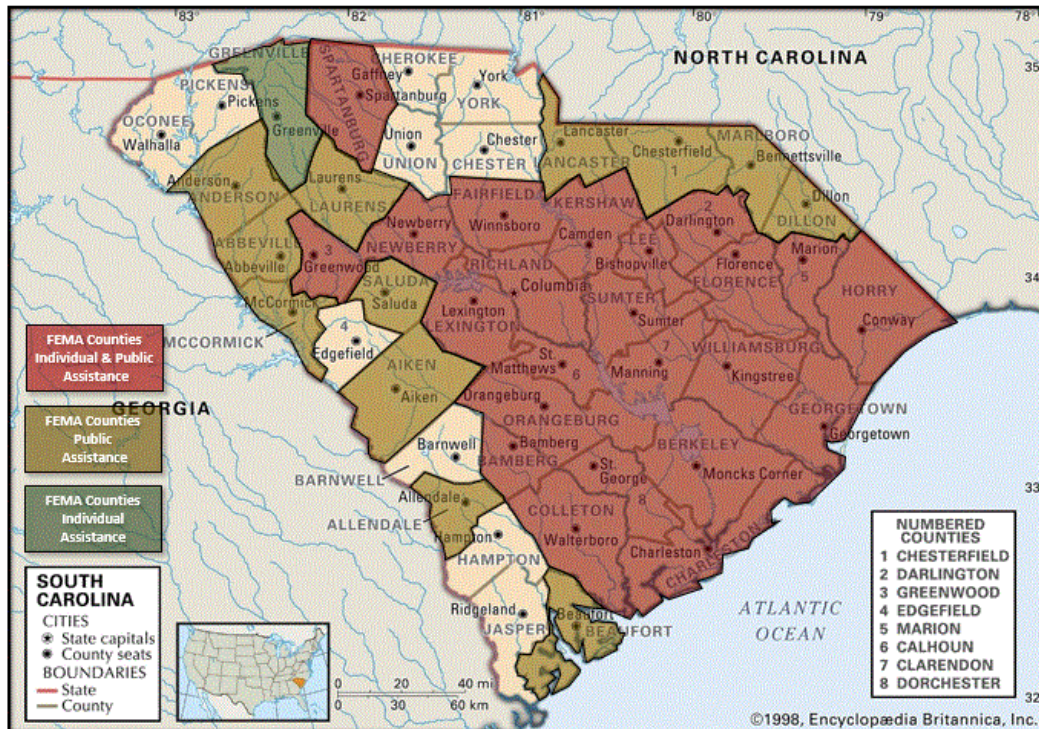
It is important to note that Conflict of Interest statements are included in the City of Columbia Personnel Policies and all sub-recipient grant agreements. These statements mandate that no person who exercises or has exercised any functions or responsibilities with CDBG-DR activities shall obtain a financial interest of benefit from any CDBG-DR project or program. The city will only consider an exception to these provisions after the sub-recipient has: 1) disclosed the full nature of the conflict and submitted documentation that the disclosure has been made public and 2) provided a legal opinion stating that there is no violation of city, state, or federal law if the exception is granted.

In addition to grant agreements and contracts, individual program CDBG-DR staff, subrecipient staff, program applicants, and contractors/contracted staff will be required to sign a disclosure form regarding potential conflicts of interest as they relate to the city (staff, elected officials, etc.), program contractors, subrecipients, and applicants. For CDBG-DR program staff, subrecipients, and contractors, the disclosure forms will be signed as a part of on-boarding activities prior to performing any CDBG-DR program functions. Individual applicants for CDBG-DR assistance must also fill out and sign the disclosure forms as a part of the application intake process.

In addition, the City of Columbia Flood Recovery Website will have the phone number of city and federal law enforcement agencies in order for external parties to report allegations of fraud.

## 5.0 Location, Mitigation Measures, Use of Urgent Need

As shown in the figure below, the City of Columbia is located in Richland County which is included as part of the presidential declaration for DR-4241. As such, the City of Columbia has received its own allocation of \$19,989,000 million in funding from HUD to address unmet recovery needs in the city. In order to be eligible for CDBG-DR assistance, damaged properties or businesses must be located within city limits.



In order to minimize the amount of damage from future hazards, the City of Columbia is committed to elevating new and existing structures in accordance with the city's floodplain ordinance. Also, the city will implement Green Building standards as required by HUD's Federal Register Notice. As of July 2016, no additional mitigation measures are anticipated, but the City of Columbia is evaluating the existing FEMA Programmatic Agreement (PA) and Addendum in order to streamline the environmental clearance process. If the city elects to sign on to the FEMA Programmatic Agreement and Addendum, there may be additional mitigation and/or treatment measures that are required which will be incorporated into the city's disaster recovery process and CDBG-DR budget as necessary.

In accordance with this allocation, the City of Columbia recognizes that the use of the "Urgent Need" National Objective is waived for CDBG-DR grants until 24 months after HUD obligates funding to the city. While the city is committed to prioritizing assistance to low-to-moderate income applicants, there are several programs that will require the use of the "Urgent Need" National Objective in order to meet the unmet recovery needs of non-LMI households and businesses. In all cases, CDBG-DR funding will be limited to the most impacted and distressed households and businesses. These needs are outlined in the city's unmet needs assessment and are reflected in the program designs contained in this Action Plan.

## 6.0 Clarity of Plan and Citizen Participation

### 6.1 Citizen Participation Plan

In compliance with HUD requirements and community expectations, the City of Columbia has developed a Citizen Participation Plan specifically for CDBG-DR programs resulting from the October 2015 flood event. The goal of the Citizen Participation Plan is to provide meaningful and inclusive opportunities for citizen involvement in the planning, development, and administration of all CDBG-DR programs whether administered by the city or subrecipients.

During the development of this Action Plan and for any substantial amendments, citizens, applicants, and other stakeholders have and will be given an opportunity for reasonable and timely access to information and a minimum of 14 days to submit comments relating to the allocations of CDBG-DR funding, program design and eligible activities, and any modifications to the original Action Plan. In addition to receiving citizens' comments on the initial CDBG-DR Action Plan, the city held two outreach events during the development of the action plan and one additional outreach during the public comment period. These outreach events were held to inform the public of the funding process and solicit input regarding the recovery needs of the community. Significant efforts were made to notify the public and generate participation as described in section 6.3, *Public Engagement*, below. These types of outreach efforts will be continued as recovery needs evolve and program activities are modified to respond to these changes.

The city's initial Action Plan and subsequent amendments will be posted to the City of Columbia CDBG-DR website in both English and Spanish in accessible formats. Public notices regarding the Action Plan and subsequent notices will be posted in *The State* newspaper and will also be placed in a prominent location on the city's main website along with a hyperlink for the city's CDBG-DR website. The CDBG-DR website will also display an announcement on its home page with a hyperlink to the Action Plan (or amendment). In addition to accepting public comments via more traditional methods (email, mail, and fax) the city's CDBG-DR website is also enabled to receive public comments. All comments and city responses will be incorporated into the Action Plan or Action Plan amendment for HUD review. Comments related to similar topics will be aggregated as necessary.

Citizens with disabilities or those who need technical assistance or reasonable accommodations will be encouraged to contact the City of Columbia Human Resources Employee Relations Officer/ADA Coordinator, Gardner Johnson for assistance, at:

- Phone: 803-545-4625
- Email: [gljohnson@columbiasc.net](mailto:gljohnson@columbiasc.net)
- Mail: 1225 Lady Street, P.O. Box 147, Columbia, SC 29217

Supplemental to the posting of the Action Plan and subsequent amendments on the city's CDBG-DR website, the following will be posted and updated consistently updated to promote transparency and provide the latest available information on the city's recovery efforts:

- Program Policies and Documents
- DRGR QPR Reports

- Program Performance Reports
- Procurement Policies and Opportunities
- CDBG-DR Contracts and Status Reports

## 6.2 Citizen Grievances or Complaints

During the application intake process, applicants will be provided with the city's Grievance Procedures which contain a point of contact, street address, and telephone number along with timeframes for filing a grievance. As a part of this process, applicants will be required to sign a receipt that they acknowledge and understand the grievance/complaint process. The city (and subrecipients, if applicable) will provide a written response to each inquiry within 15 calendar days of receiving the complaint, as practicable. All citizen or applicant grievances shall be appropriately logged and filed in a central repository for HUD review and monitoring. Additionally, a copy of the grievance and response will be filed/uploaded to the applicant's file. In the case that the grievance has been forwarded to the city by HUD, the city's (and/or subrecipient's) response to the grievance shall be copied to HUD and emailed to HUD's designed DR email address.

Upon request, non-applicants or otherwise affected citizens will be provided a copy of the city's CDBG-DR Grievance Procedures for review and filing a grievance regarding CDBG-DR programs. Citizen grievances/complaints will be processed in the same manner as program applicants. Responses will be issued by the city within 15 calendar days, logged, and filed in the same central repository for the applicable program.

## 6.3 CDBG-DR Action Plan Opportunities for Public Engagement

As part of the process to develop the City of Columbia CDBG-DR Action Plan, the city has placed a high priority on public engagement. Additionally, recognizing the synergies from working in concert with its peers in Lexington and Richland Counties, the City has sought to combine efforts where appropriate. This has led to a robust engagement process with multiple opportunities to present to, hear from, and otherwise engage the concerned and impacted citizens of the City of Columbia.

The Columbia City Council meets regularly and its meetings are open to the public and broadcasted on the internet. In addition to the members of the Council, the larger public is welcomed to ask questions and voice concerns on matters raised in the meetings. Agendas are publicized in advance of the meetings to provide broad notice to the public the items to be discussed. On two separate occasions, the Council and general public were presented the status of progress and the next steps in the development of the CDBG-DR Action Plan. Those meetings were held in the City Council Chambers on June 21 and July 19, 2016.

Additionally, in concert with Lexington and Richland Counties, the City of Columbia held a targeted outreach session with area housing service providers on July 22, 2016 at a meeting facility owned by the Columbia Housing Authority. This session allowed each jurisdiction to present preliminary information on its analysis of unmet needs and related CDBG-DR activities. Additionally, the 38 participants were informed about the overall requirements of the use of CDBG-DR funds and key compliance factors. From this discussion, the City learned that local housing service providers had the necessary resources to recover from the storm damage. Some did express, however, an ongoing concern for families who remained displaced. The city also



worked with the Columbia Housing Authority in order to assess unmet recovery needs of this agency and potential program beneficiaries.

Subsequent to this meeting, the City held a session for the broader public with a particular focus on City of Columbia residents and businesses that were impacted by the storm. The session was held on the evening of July 28, 2016 at a City owned community facility meeting room at Edisto Discovery Park, a location near the most heavily impacted areas of the City, and 30 concerned citizens were in attendance. There, the City presented an overview of the CDBG-DR program and the requirements outlined in the Federal Register Notice governing the use of the City's allocation.

Overwhelmingly, participants voiced concerns that their incomes exceeded the limitations to qualify as a Low-to-Moderate Income family. As such, participants believed that the CDBG-DR funded programs would not provide needed relief to repair or elevate their damaged homes or provide buyout assistance to relocate out of a designated floodway. As part of this process, city officials explained they understood the concerns and would make their best efforts to meet all program requirements while addressing the unmet needs of the broader community including non-LMI families with a remaining unmet need.

In accordance with the Public Comment requirements of the City's CDBG-DR allocation, the City plans to provide the citizens of Columbia 14 calendar days to review and comment on its Draft CDBG-DR Action Plan. During this 14-day period, the City will hold its final outreach session on the evening of August 25, 2016 at the Drew Wellness Center, a centrally located public facility. Comments on the plan will be accepted by mail, email, fax, or submittal via the city's CDBG-DR flood recovery website. Comments and concerns raised in this session will be incorporated in the City's final Action Plan.

The Action Plan made available to the public includes an evaluation of unmet recovery needs based upon best available data, basis for CDBG-DR allocations, budget of proposed CDBG-DR programs including description of eligible activities, and outlines the methods by which the City of Columbia will meet all federal requirements. The initial Action Plan for the city has been made accessible via the city's CDBG-DR flood recovery website in both English and Spanish. The notice for the availability of the Action Plan has also been posted in a prominent location on the city's main website and on the CDBG-DR flood recovery webpage which is Section 508 compliant. In addition, the city has provided contact information on the website for any citizen that may request a reasonable accommodation to access the Action Plan or public outreach events pertaining to the development of the city's CDBG-DR Action Plan.

The initial City of Columbia CDBG-DR Action Plan was posted to the city's website on \_\_\_\_\_date with a 14-day deadline for public comments ending on \_\_\_\_\_date. In addition, a public notice regarding the availability of the plan for review was published in *The State* newspaper, the publication with the widest circulation in the City of Columbia, on August 16, 2016. All public comments received on the plan will be incorporated into the final Action Plan submitted to HUD for review and approval.



## 6.4 Amendments to the Columbia CDBG-DR Action Plan

As the recovery needs of the Columbia change over time, the city may elect to update its needs assessment, modify or create new activities, or reprogram CDBG-DR funds as necessary. Action Plan Amendments will be memorialized and approved as follows:

### 6.4.1 Substantial Amendments

The city defines substantial amendments to the Action Plan as those that propose one or more of the following changes to the initial plan:

- A change in the purpose, scope, location or beneficiaries of an activity approved in an Action Plan or subsequent amendment;
- The allocation or re-allocation of more than \$1 million; or
- The addition or deletion of any allowable activity described in the approved plan.

Only those amendments which meet the definition of a substantial amendment are subject to the citizen participation process. Citizens will be provided at least 14 days to review and comment on all substantial Action Plan Amendments. A summary of all comments received and a response to those comments will be included in the final Substantial Amendment submitted to HUD for approval.

### 6.4.2 Non-substantial Amendments

The city will notify HUD of all non-substantial Action Plan Amendments in writing for review and comment. If no changes are required, the non-substantial amendment will be posted to the CDBG-DR website.

### 6.4.3 Submittal of Amendments

A substantial amendment to the Action Plan will follow the same procedures for publication as the original Action Plan in accordance with the city's Citizen Participation Plan. All amendments, both substantial and non-substantial, will be posted on the city's CDBG-DR website. The beginning of every amendment will include a section that identifies the content that is being added, deleted, or changed. In addition, this section will include a revised budget allocation table that reflects the entirety of all funds and will clearly illustrate the movement or reallocation of program funding. The city's most recent version of the entire Action Plan will be accessible for reviewing as a single document at any given time.

## 6.5 Risk Analysis Documentation and Pre-Award Implementation Plan

Supplemental to this CDBG-DR Action Plan, the City of Columbia submitted all *Risk Analysis Documentation* to include the *City of Columbia CDBG-DR Pre-Award Implementation Plan* in compliance with PL. 114-113 in order to demonstrate sufficient capacity to effectively manage and provide oversight of CDBG-DR funding. Two hard copies and one digital copy of this documentation accompanied with all applicable certifications was submitted to HUD on July 22, 2016.

## 6.6 Summary of Public Comments & Response

As previously stated, the City of Columbia CDBG-DR Action Plan was posted for public comment from \_\_\_\_\_, 2016 through \_\_\_\_\_, 2016. The plan was posted on the city's CDBG-DR website in English and Spanish. In addition, a public notice was published in *The State* newspaper on August 16, 2016.

Comments were accepted via mail, fax, email and the city's CDBG-DR website. \_\_\_\_\_ comments were received during the public comment period. A summary of those comments and the city's responses can be found below.

## 6.7 Certification of Controls, Processes, and Procedures

As directed by Federal Register resulting from the PL. 114-113, the City of Columbia commits to all required certifications as shown on the following pages. In addition, the city as attached a completed and executed Federal form SF-424 signed by the City of Columbia Manager as Exhibit A.

## 7.0 Conclusion

### 7.1 Complete and Compliant

The City of Columbia has completed all required sections of the CDBG-DR Action Plan and “*Action Plan Checklist for Funds under Public Law 114-113*” in compliance with the Federal Register Notice and Public Law 114-113.

### 7.2 Pre-Award, Pre-Agreement, and Reimbursement

The City of Columbia is currently consulting with both HUD and FEMA regarding the adoption of the existing FEMA Programmatic Agreement and Addendum in order to streamline the Section 106 process for CDBG-DR programs and individual projects. As part of this on-going process, the city’s proposed Elevation Reimbursement Program may be adjusted to establish certain deadlines related to the reimbursement of elevation activities undertaken as a result of the release of CDBG-DR funding.

### 7.3 Uniform Relocation Act Clarification

A demonstrable hardship is a substantial change in an Applicant’s situation that prohibits or severely affects their ability to provide a minimal standard of living or the basic necessities of life including food, housing, clothing, and transportation without causing economic distress well beyond mere inconvenience as shown by objective evidence. A demonstrable hardship must have occurred after the October 2015 flood event. In addition, any demonstrable hardship must be of a severe, involuntary, and unexpected nature. It must not be one that is generally shared by other Applicants affected flood. Examples of a demonstrable hardships may include job loss, failure of a business, divorce, severe medical illness, injury, death of a family member or spouse, unexpected and extraordinary medical bills, disability, substantial income reduction, unusual and excessive amount of debt due to a natural disaster, etc. None of the listed examples above, individually or taken together, automatically establish a demonstrable hardship nor is the listing above exhaustive as there may be other factors relevant to the issue of demonstrable hardship in a particular case.

The City of Columbia will define “demonstrable hardship” and “not suitable for rehabilitation” as they relate to recovery programs in the policies and procedures associated with the use of the city’s CDBG-DR funds as they relate to each particular program.

### 7.4 Deadlines

Included as part of the City’s Action Plan is the “*City of Columbia Expenditure and Outcome Timeline*” (Appendix B). This timeline demonstrates the city’s plan to initiate CDBG-DR programs, carry out program activities, and achieve program close out within the HUD prescribed 6-year timeline. While the city fully understands and will comply with the requirement to draw down funds no later than 180 days after the effective date of the Federal Register Notice which is December 19, 2016, the submitted timeline starts on January 1, 2017.

## **7.5 Most Impacted and Distressed**

As discussed in previous sections of the Action Plan, the City of Columbia is located in Richland County which is included as part of the presidential declaration for DR-4241. As such, the City of Columbia has received its own allocation of \$19,989,000 million in funding from HUD to address unmet recovery needs in the city. In order to be eligible for CDBG-DR assistance, damaged properties or businesses must be located within city limits. Also, it should be noted that the areas most impacted in the city (Lake Katherine, Central and Lower Gills Creek, Wildcat Creek and Penn Branch) have been prioritized for assistance with CDBG-DR funds.

## **7.6 City Approval**

The City of Columbia CDBG-DR Action Plan was submitted for review and approval of the Columbia City Council on \_\_\_\_\_, 2016.

## 8.0 Appendix

### 8.1 Exhibit A – Certification of Controls, Processes, and Procedures



#### City of Columbia CDBG-DR Certifications

- a. The City of Columbia certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan in connection with any activity assisted with funding under the CDBG program.
- b. The City of Columbia certifies its compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by part 87.
- c. The City of Columbia certifies that the action plan for Disaster Recovery is authorized under State and local law (as applicable) and that the city, and any entity or entities designated by the city, subrecipient, or designated public agency carrying out an activity with CDBG-DR funds, possess(es) the legal authority to carry out the program for which it is seeking funding, in accordance with applicable HUD regulations and this notice. The city certifies that activities to be undertaken with funds under this notice are consistent with the approved Action Plan.
- d. The City of Columbia certifies that it will comply with the acquisition and relocation requirements of the URA, as amended, and implementing regulations at 49 CFR part 24, except where waivers or alternative requirements are provided for in this notice.
- e. The City of Columbia certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
- f. The City of Columbia certifies that it is following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105 or 91.115, as applicable (except as provided for in notices providing waivers and alternative requirements for this grant). Also, each subrecipient carrying out CDBG-DR programs on behalf of the city must follow the approved citizen participation plan that satisfies the requirements of 24 CFR 570.486 (except as provided for in notices providing waivers and alternative requirements for this grant).
- g. The City of Columbia certifies that it is complying with each of the following criteria:
  1. Funds will be used solely for necessary expenses related to disaster relief, long-term recovery, restoration of infrastructure and housing, and economic revitalization in the most impacted and distressed areas for which the President declared a major disaster in 2015 pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1974



(42 U.S.C. 5121 *et seq.*) related consequences of Hurricane Joaquin and adjacent storm systems, Hurricane Patricia, and other flood events.

2. With respect to activities expected to be assisted with CDBG-DR funds, the action plan has been developed so as to give the maximum feasible priority to activities that will benefit low- and moderate-income families.

3. The aggregate use of CDBG-DR funds shall principally benefit low- and moderate-income families in a manner that ensures that at least 70 percent (or another percentage permitted by HUD in a waiver published in an applicable Federal Register notice) of the grant amount is expended for activities that benefit such persons.

4. The City of Columbia will not attempt to recover any capital costs of public improvements assisted with CDBG-DR grant funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements, unless: (a) Disaster recovery grant funds are used to pay the proportion of such fee or assessment that relates to the capital costs of such public improvements that are financed from revenue sources other than under this title; or (b) for purposes of assessing any amount against properties owned and occupied by persons of moderate income, the city certifies to the Secretary that it lacks sufficient CDBG funds (in any form) to comply with the requirements of clause (a).

- h. The City of Columbia certifies that the grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations, and that it will affirmatively further fair housing.
- i. The City of Columbia certifies that it has adopted and is enforcing the following policies:
  - 1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
  - 2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.
- j. The City of Columbia certifies that it (and any subrecipient or administering entity) currently has or will develop and maintain the capacity to carry out disaster recovery activities in a timely manner and that the city has reviewed the requirements of this notice and requirements of Public Law 114-113 applicable to funds allocated by this notice, and certifies to the accuracy of Risk Analysis Documentation submitted to demonstrate that it has in place proficient financial controls and procurement processes; that it has adequate procedures to prevent any duplication of benefits as defined by section 312 of the Stafford Act, to ensure timely expenditure of funds; that it has to maintain a comprehensive disaster recovery Web site to ensure timely communication of application status to applicants for disaster recovery assistance, and that its implementation plan accurately describes its current capacity and how it will address any capacity gaps.
- k. The City of Columbia certifies that it will not use CDBG-DR funds for any activity in an area identified as flood prone for land use or hazard mitigation planning purposes by the

State, local, or tribal government or delineated as a Special Flood Hazard Area in FEMA's most current flood advisory maps, unless it also ensures that the action is designed or modified to minimize harm to or within the floodplain, in accordance with Executive Order 11988 and 24 CFR part 55. The relevant data source for this provision is the State, local, and tribal government land use regulations and hazard mitigation plans and the latest-issued FEMA data or guidance, which includes advisory data (such as Advisory Base Flood Elevations) or preliminary and final Flood Insurance Rate Maps.

- I. The City of Columbia certifies that its activities concerning lead based paint will comply with the requirements of 24 CFR part 35, subparts A,B,J,K and R.
- m. The City of Columbia certifies that it will comply with all applicable laws.

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Teresa Wilson, City of Columbia City Manager

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Date

## 8.2 Exhibit B – CDBG-DR Expenditure Projections

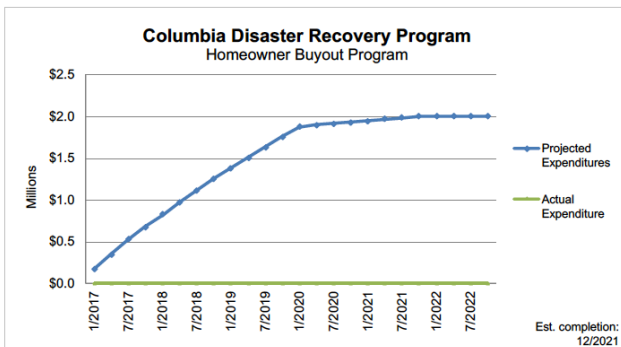
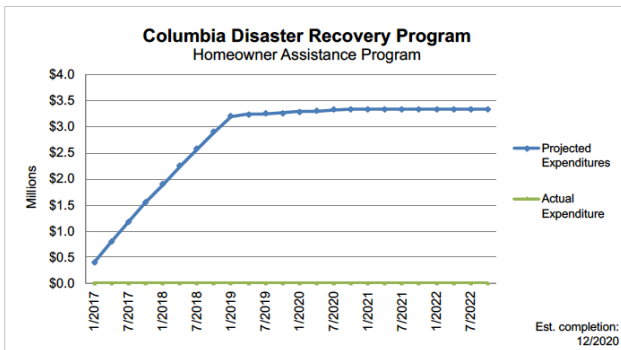
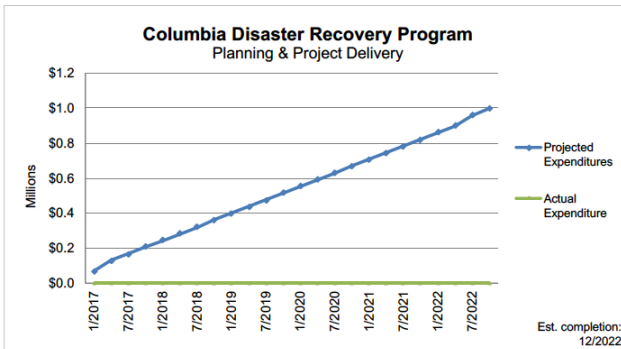
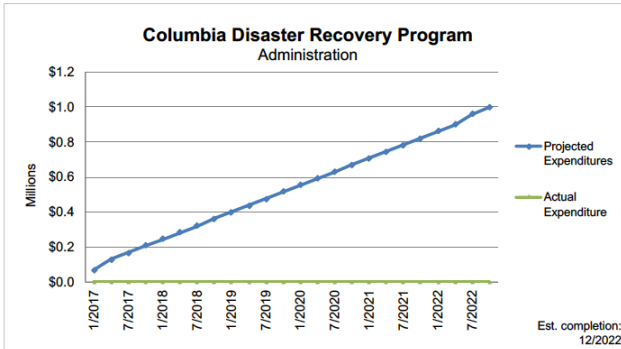
### CDBG-DR Expenditure Projections

City of Columbia

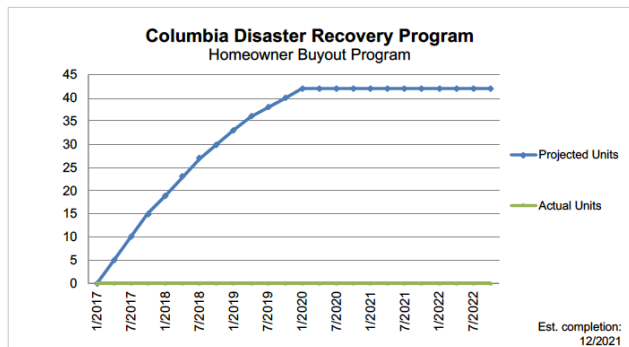
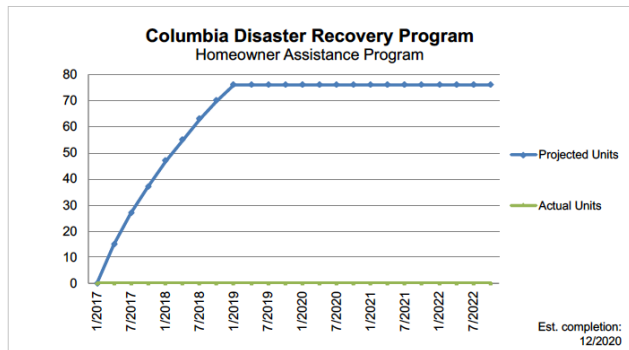


Updated: August 18, 2016

#### Financial



#### Performance



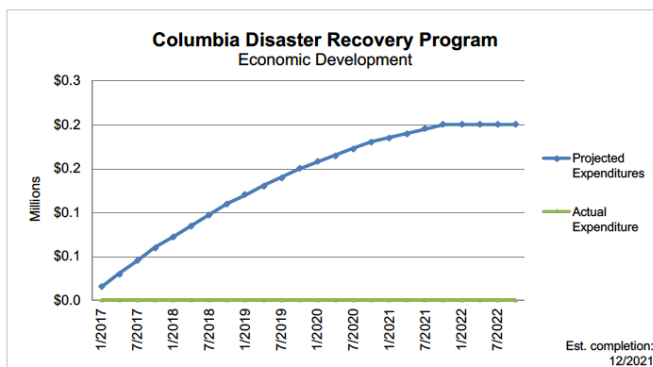
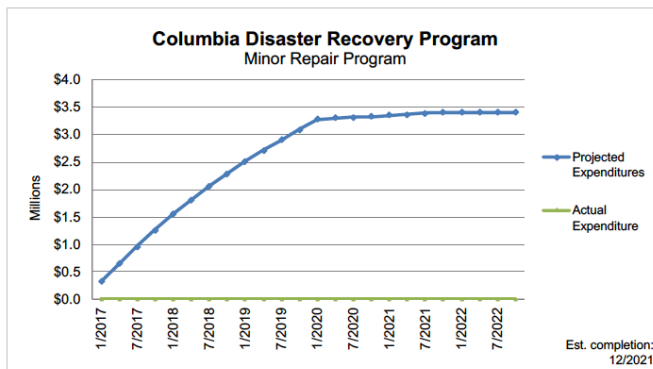
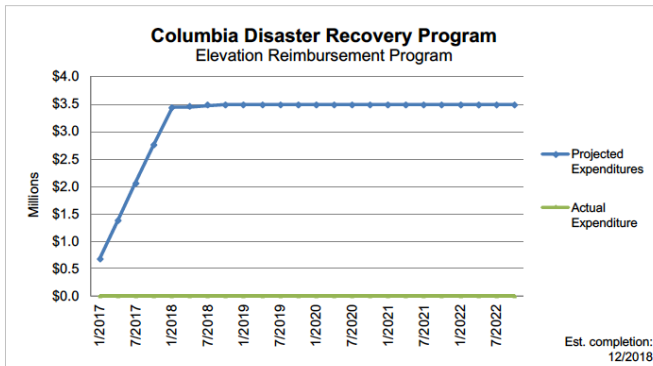
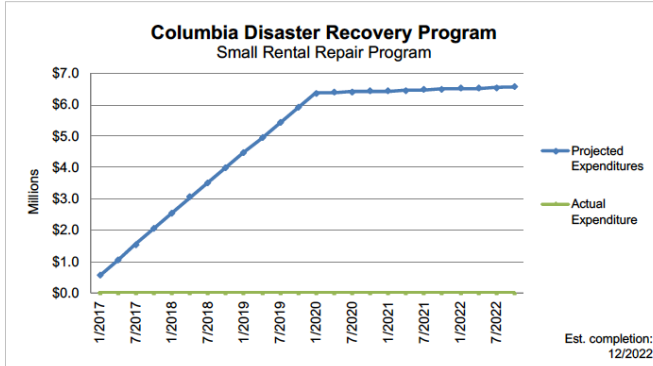


## CDBG-DR Expenditure Projections

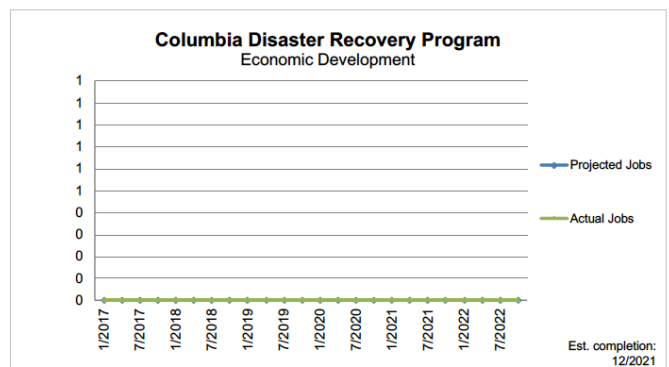
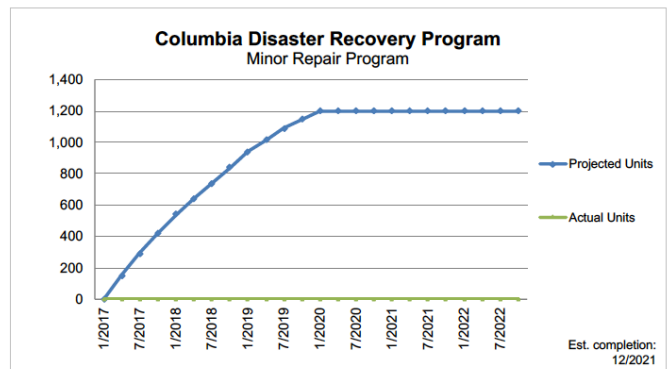
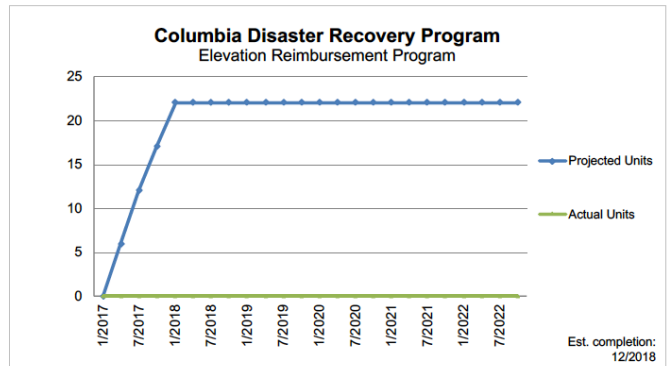
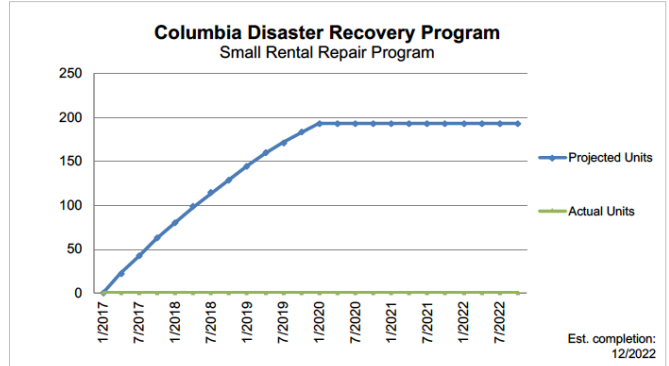
City of Columbia

Updated: August 18, 2016

### Financial



### Performance



## Financial Projections

Administration	Year 1				Year 2			
Allocation: \$999,450	1/2017	4/2017	7/2017	10/2017	1/2018	4/2018	7/2018	10/2018
Projected Expenditures	\$70,000	\$130,000	\$168,470	\$206,940	\$245,410	\$283,880	\$322,350	\$360,820
Quarterly Projection	\$70,000	\$60,000	\$38,470	\$38,470	\$38,470	\$38,470	\$38,470	\$38,470
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)								

Planning & Project Delivery	Year 1				Year 2			
Allocation: \$999,450	1/2017	4/2017	7/2017	10/2017	1/2018	4/2018	7/2018	10/2018
Projected Expenditures	\$70,000	\$130,000	\$168,470	\$206,940	\$245,410	\$283,880	\$322,350	\$360,820
Quarterly Projection	\$70,000	\$60,000	\$38,470	\$38,470	\$38,470	\$38,470	\$38,470	\$38,470
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)								

Homeowner Assistance Program	Year 1				Year 2			
Allocation: \$3,336,150	1/2017	4/2017	7/2017	10/2017	1/2018	4/2018	7/2018	10/2018
Projected Expenditures	\$400,000	\$800,000	\$1,175,000	\$1,550,000	\$1,900,000	\$2,250,000	\$2,575,000	\$2,900,000
Quarterly Projection	\$400,000	\$400,000	\$375,000	\$375,000	\$350,000	\$350,000	\$325,000	\$325,000
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)								

Homeowner Buyout Program	Year 1				Year 2			
Allocation: \$2,000,000	1/2017	4/2017	7/2017	10/2017	1/2018	4/2018	7/2018	10/2018
Projected Expenditures	\$175,000	\$350,000	\$525,000	\$675,000	\$825,000	\$975,000	\$1,115,000	\$1,255,000
Quarterly Projection	\$175,000	\$175,000	\$175,000	\$150,000	\$150,000	\$150,000	\$140,000	\$140,000
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)								

Small Rental Repair Program	Year 1				Year 2			
Allocation: \$6,565,270	1/2017	4/2017	7/2017	10/2017	1/2018	4/2018	7/2018	10/2018
Projected Expenditures	\$550,000	\$1,050,000	\$1,550,000	\$2,050,000	\$2,550,000	\$3,050,000	\$3,525,000	\$4,000,000
Quarterly Projection	\$550,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$475,000	\$475,000
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)								

Elevation Reimbursement Program	Year 1				Year 2			
Allocation: \$3,490,000	1/2017	4/2017	7/2017	10/2017	1/2018	4/2018	7/2018	10/2018
Projected Expenditures	\$687,500	\$1,375,000	\$2,062,500	\$2,750,000	\$3,437,500	\$3,455,000	\$3,472,500	\$3,490,000
Quarterly Projection	\$687,500	\$687,500	\$687,500	\$687,500	\$687,500	\$17,500	\$17,500	\$17,500
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)								

Minor Repair Program	Year 1				Year 2			
Allocation: \$3,398,680	1/2017	4/2017	7/2017	10/2017	1/2018	4/2018	7/2018	10/2018
Projected Expenditures	\$325,000	\$640,000	\$955,000	\$1,255,000	\$1,555,000	\$1,805,000	\$2,055,000	\$2,280,000
Quarterly Projection	\$325,000	\$315,000	\$315,000	\$300,000	\$300,000	\$250,000	\$250,000	\$225,000
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)								

Economic Development	Year 1				Year 2			
Allocation: \$200,000	1/2017	4/2017	7/2017	10/2017	1/2018	4/2018	7/2018	10/2018
Projected Expenditures	\$15,000	\$30,000	\$45,000	\$60,000	\$72,500	\$85,000	\$97,500	\$110,000
Quarterly Projection	\$15,000	\$15,000	\$15,000	\$15,000	\$12,500	\$12,500	\$12,500	\$12,500
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)								

Total Expenditures	Year 1				Year 2			
Allocation: \$20,989,000	1/2017	4/2017	7/2017	10/2017	1/2018	4/2018	7/2018	10/2018
Projected Expenditures	\$2,292,500	\$4,505,000	\$6,649,440	\$8,753,880	\$10,830,820	\$12,187,760	\$13,484,700	\$14,756,640
Quarterly Projection	\$2,292,500	\$2,212,500	\$2,144,440	\$2,104,440	\$2,076,940	\$1,356,940	\$1,296,940	\$1,271,940
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Administration					Year 4			
Allocation: \$999,450	1/2019	4/2019	7/2019	10/2019	1/2020	4/2020	7/2020	10/2020
Projected Expenditures	\$399,290	\$437,760	\$476,230	\$514,700	\$553,170	\$591,640	\$630,110	\$668,580
Quarterly Projection	\$38,470	\$38,470	\$38,470	\$38,470	\$38,470	\$38,470	\$38,470	\$38,470
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)								

Planning & Project Delivery					Year 4			
Allocation: \$999,450	1/2019	4/2019	7/2019	10/2019	1/2020	4/2020	7/2020	10/2020
Projected Expenditures	\$399,290	\$437,760	\$476,230	\$514,700	\$553,170	\$591,640	\$630,110	\$668,580
Quarterly Projection	\$38,470	\$38,470	\$38,470	\$38,470	\$38,470	\$38,470	\$38,470	\$38,470
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)								

Homeowner Assistance Program					Year 4			
Allocation: \$3,336,150	1/2019	4/2019	7/2019	10/2019	1/2020	4/2020	7/2020	10/2020
Projected Expenditures	\$3,200,000	\$3,231,150	\$3,248,650	\$3,266,150	\$3,283,650	\$3,301,150	\$3,318,650	\$3,336,150
Quarterly Projection	\$300,000	\$31,150	\$17,500	\$17,500	\$17,500	\$17,500	\$17,500	\$17,500
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)								

Homeowner Buyout Program					Year 4			
Allocation: \$2,000,000	1/2019	4/2019	7/2019	10/2019	1/2020	4/2020	7/2020	10/2020
Projected Expenditures	\$1,385,000	\$1,510,000	\$1,635,000	\$1,760,000	\$1,877,500	\$1,895,000	\$1,912,500	\$1,930,000
Quarterly Projection	\$130,000	\$125,000	\$125,000	\$125,000	\$117,500	\$17,500	\$17,500	\$17,500
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)								

Small Rental Repair Program					Year 4			
Allocation: \$6,565,270	1/2019	4/2019	7/2019	10/2019	1/2020	4/2020	7/2020	10/2020
Projected Expenditures	\$4,475,000	\$4,950,000	\$5,425,000	\$5,900,000	\$6,372,770	\$6,390,270	\$6,407,770	\$6,425,270
Quarterly Projection	\$475,000	\$475,000	\$475,000	\$475,000	\$472,770	\$17,500	\$17,500	\$17,500
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)								

Elevation Reimbursement Program					Year 4			
Allocation: \$3,490,000	1/2019	4/2019	7/2019	10/2019	1/2020	4/2020	7/2020	10/2020
Projected Expenditures	\$3,490,000	\$3,490,000	\$3,490,000	\$3,490,000	\$3,490,000	\$3,490,000	\$3,490,000	\$3,490,000
Quarterly Projection	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)								

Minor Repair Program					Year 4			
Allocation: \$3,398,680	1/2019	4/2019	7/2019	10/2019	1/2020	4/2020	7/2020	10/2020
Projected Expenditures	\$2,505,000	\$2,705,000	\$2,905,000	\$3,090,000	\$3,275,000	\$3,293,680	\$3,311,180	\$3,328,680
Quarterly Projection	\$225,000	\$200,000	\$200,000	\$185,000	\$185,000	\$18,680	\$17,500	\$17,500
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)								

Economic Development					Year 4			
Allocation: \$200,000	1/2019	4/2019	7/2019	10/2019	1/2020	4/2020	7/2020	10/2020
Projected Expenditures	\$120,000	\$130,000	\$140,000	\$150,000	\$157,500	\$165,000	\$172,500	\$180,000
Quarterly Projection	\$10,000	\$10,000	\$10,000	\$10,000	\$7,500	\$7,500	\$7,500	\$7,500
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)								

Total Expenditures					Year 4			
Allocation: \$20,989,000	1/2019	4/2019	7/2019	10/2019	1/2020	4/2020	7/2020	10/2020
Projected Expenditures	\$15,973,580	\$16,891,670	\$17,796,110	\$18,685,550	\$19,562,760	\$19,718,380	\$19,872,820	\$20,027,260
Quarterly Projection	\$1,216,940	\$918,090	\$904,440	\$889,440	\$877,210	\$155,620	\$154,440	\$154,440
Actual Expenditure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0



Administration					Year 5				Year 6			
Allocation: \$999,450					1/2021	4/2021	7/2021	10/2021	1/2022	4/2022	7/2022	10/2022
Projected Expenditures		\$707,050	\$745,520	\$783,990	\$822,460				\$860,930	\$899,450	\$959,450	\$999,450
Quarterly Projection		\$38,470	\$38,470	\$38,470	\$38,470				\$38,470	\$38,520	\$60,000	\$40,000
Actual Expenditure		\$0	\$0	\$0	\$0				\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)												

Planning & Project Delivery					Year 5				Year 6			
Allocation: \$999,450					1/2021	4/2021	7/2021	10/2021	1/2022	4/2022	7/2022	10/2022
Projected Expenditures		\$707,050	\$745,520	\$783,990	\$822,460				\$860,930	\$899,450	\$959,450	\$999,450
Quarterly Projection		\$38,470	\$38,470	\$38,470	\$38,470				\$38,470	\$38,520	\$60,000	\$40,000
Actual Expenditure		\$0	\$0	\$0	\$0				\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)												

Homeowner Assistance Program					Year 5				Year 6			
Allocation: \$3,336,150					1/2021	4/2021	7/2021	10/2021	1/2022	4/2022	7/2022	10/2022
Projected Expenditures		\$3,336,150	\$3,336,150	\$3,336,150	\$3,336,150				\$3,336,150	\$3,336,150	\$3,336,150	\$3,336,150
Quarterly Projection		\$0	\$0	\$0	\$0				\$0	\$0	\$0	\$0
Actual Expenditure		\$0	\$0	\$0	\$0				\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)												

Homeowner Buyout Program					Year 5				Year 6			
Allocation: \$2,000,000					1/2021	4/2021	7/2021	10/2021	1/2022	4/2022	7/2022	10/2022
Projected Expenditures		\$1,947,500	\$1,965,000	\$1,982,500	\$2,000,000				\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Quarterly Projection		\$17,500	\$17,500	\$17,500	\$17,500				\$0	\$0	\$0	\$0
Actual Expenditure		\$0	\$0	\$0	\$0				\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)												

Small Rental Repair Program					Year 5				Year 6			
Allocation: \$6,565,270					1/2021	4/2021	7/2021	10/2021	1/2022	4/2022	7/2022	10/2022
Projected Expenditures		\$6,442,770	\$6,460,270	\$6,477,770	\$6,495,270				\$6,512,770	\$6,530,270	\$6,547,770	\$6,565,270
Quarterly Projection		\$17,500	\$17,500	\$17,500	\$17,500				\$17,500	\$17,500	\$17,500	\$17,500
Actual Expenditure		\$0	\$0	\$0	\$0				\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)												

Elevation Reimbursement Program					Year 5				Year 6			
Allocation: \$3,490,000					1/2021	4/2021	7/2021	10/2021	1/2022	4/2022	7/2022	10/2022
Projected Expenditures		\$3,490,000	\$3,490,000	\$3,490,000	\$3,490,000				\$3,490,000	\$3,490,000	\$3,490,000	\$3,490,000
Quarterly Projection		\$0	\$0	\$0	\$0				\$0	\$0	\$0	\$0
Actual Expenditure		\$0	\$0	\$0	\$0				\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)												

Minor Repair Program					Year 5				Year 6			
Allocation: \$3,398,680					1/2021	4/2021	7/2021	10/2021	1/2022	4/2022	7/2022	10/2022
Projected Expenditures		\$3,346,180	\$3,363,680	\$3,381,180	\$3,398,680				\$3,398,680	\$3,398,680	\$3,398,680	\$3,398,680
Quarterly Projection		\$17,500	\$17,500	\$17,500	\$17,500				\$0	\$0	\$0	\$0
Actual Expenditure		\$0	\$0	\$0	\$0				\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)												

Economic Development					Year 5				Year 6			
Allocation: \$200,000					1/2021	4/2021	7/2021	10/2021	1/2022	4/2022	7/2022	10/2022
Projected Expenditures		\$185,000	\$190,000	\$195,000	\$200,000				\$200,000	\$200,000	\$200,000	\$200,000
Quarterly Projection		\$5,000	\$5,000	\$5,000	\$5,000				\$0	\$0	\$0	\$0
Actual Expenditure		\$0	\$0	\$0	\$0				\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)												

Total Expenditures					Year 5				Year 6			
Allocation: \$20,989,000					1/2021	4/2021	7/2021	10/2021	1/2022	4/2022	7/2022	10/2022
Projected Expenditures		\$20,161,700	\$20,296,140	\$20,430,580	\$20,565,020				\$20,659,460	\$20,754,000	\$20,891,500	\$20,989,000
Quarterly Projection		\$134,440	\$134,440	\$134,440	\$134,440				\$94,440	\$94,540	\$137,500	\$97,500
Actual Expenditure		\$0	\$0	\$0	\$0				\$0	\$0	\$0	\$0
Actual Quarterly Expend (from QPRs)		\$0	\$0	\$0	\$0				\$0	\$0	\$0	\$0

## Performance Projections

Homeowner Assistance Program	Year 1				Year 2			
Households: 76	1/2017	4/2017	7/2017	10/2017	1/2018	4/2018	7/2018	10/2018
Projected Units	0	15	27	37	47	55	63	70
# of Housing Units (Quarterly Projection)	0	15	12	10	10	8	8	7
Actual Units	0	0	0	0	0	0	0	0
# of Housing Units (Populated from QPR Reporting)								

Homeowner Buyout Program	Year 1				Year 2			
Households: 42	1/2017	4/2017	7/2017	10/2017	1/2018	4/2018	7/2018	10/2018
Projected Units	0	5	10	15	19	23	27	30
# of Housing Units (Quarterly Projection)	0	5	5	5	4	4	4	3
Actual Units	0	0	0	0	0	0	0	0
# of Housing Units (Populated from QPR Reporting)								

Small Rental Repair Program	Year 1				Year 2			
Households: 193	1/2017	4/2017	7/2017	10/2017	1/2018	4/2018	7/2018	10/2018
Projected Units	0	22	42	62	80	98	114	129
# of Housing Units (Quarterly Projection)	0	22	20	20	18	18	16	15
Actual Units	0	0	0	0	0	0	0	0
# of Housing Units (Populated from QPR Reporting)								

Elevation Reimbursement Program	Year 1				Year 2			
Households: 22	1/2017	4/2017	7/2017	10/2017	1/2018	4/2018	7/2018	10/2018
Projected Units	0	6	12	17	22	22	22	22
# of Housing Units (Quarterly Projection)	0	6	6	5	5			
Actual Units	0	0	0	0	0	0	0	0
# of Housing Units (Populated from QPR Reporting)								

3 years

Minor Repair Program	Year 1				Year 2			
Households: 1,198	1/2017	4/2017	7/2017	10/2017	1/2018	4/2018	7/2018	10/2018
Projected Units	0	150	290	420	540	640	740	840
# of Housing Units (Quarterly Projection)	0	150	140	130	120	100	100	100
Actual Units	0	0	0	0	0	0	0	0
# of Housing Units (Populated from QPR Reporting)								

Economic Development	Year 1				Year 2			
Jobs:	1/2017	4/2017	7/2017	10/2017	1/2018	4/2018	7/2018	10/2018
Projected Jobs	0	0	0	0	0	0	0	0
# of Jobs Created/Retained (Quarterly Projection)								
Actual Jobs	0	0	0	0	0	0	0	0
# of Permanent Jobs Created								
# of Permanent Jobs Retained								

<b>Homeowner Assistance Program</b>	<b>Year 3</b>				<b>Year 4</b>			
<b>Households: 76</b>	<b>1/2019</b>	<b>4/2019</b>	<b>7/2019</b>	<b>10/2019</b>	<b>1/2020</b>	<b>4/2020</b>	<b>7/2020</b>	<b>10/2020</b>
Projected Units	76	76	76	76	76	76	76	76
# of Housing Units (Quarterly Projection)	6							
Actual Units	0	0	0	0	0	0	0	0
# of Housing Units (Populated from QPR Reporting)								

<b>Homeowner Buyout Program</b>	<b>Year 3</b>				<b>Year 4</b>			
<b>Households: 42</b>	<b>1/2019</b>	<b>4/2019</b>	<b>7/2019</b>	<b>10/2019</b>	<b>1/2020</b>	<b>4/2020</b>	<b>7/2020</b>	<b>10/2020</b>
Projected Units	33	36	38	40	42	42	42	42
# of Housing Units (Quarterly Projection)	3	3	2	2	2			
Actual Units	0	0	0	0	0	0	0	0
# of Housing Units (Populated from QPR Reporting)								

<b>Small Rental Repair Program</b>	<b>Year 3</b>				<b>Year 4</b>			
<b>Households: 193</b>	<b>1/2019</b>	<b>4/2019</b>	<b>7/2019</b>	<b>10/2019</b>	<b>1/2020</b>	<b>4/2020</b>	<b>7/2020</b>	<b>10/2020</b>
Projected Units	144	159	171	183	193	193	193	193
# of Housing Units (Quarterly Projection)	15	15	12	12	10			
Actual Units	0	0	0	0	0	0	0	0
# of Housing Units (Populated from QPR Reporting)								

<b>Elevation Reimbursement Program</b>	<b>Year 3</b>				<b>Year 4</b>			
<b>Households: 22</b>	<b>1/2019</b>	<b>4/2019</b>	<b>7/2019</b>	<b>10/2019</b>	<b>1/2020</b>	<b>4/2020</b>	<b>7/2020</b>	<b>10/2020</b>
Projected Units	22	22	22	22	22	22	22	22
# of Housing Units (Quarterly Projection)								
Actual Units	0	0	0	0	0	0	0	0
# of Housing Units (Populated from QPR Reporting)								

3 years

<b>Minor Repair Program</b>	<b>Year 3</b>				<b>Year 4</b>			
<b>Households: 1,198</b>	<b>1/2019</b>	<b>4/2019</b>	<b>7/2019</b>	<b>10/2019</b>	<b>1/2020</b>	<b>4/2020</b>	<b>7/2020</b>	<b>10/2020</b>
Projected Units	940	1,015	1,090	1,148	1,198	1,198	1,198	1,198
# of Housing Units (Quarterly Projection)	100	75	75	58	50			
Actual Units	0	0	0	0	0	0	0	0
# of Housing Units (Populated from QPR Reporting)								

<b>Economic Development</b>	<b>Year 3</b>				<b>Year 4</b>			
<b>Jobs:</b>	<b>1/2019</b>	<b>4/2019</b>	<b>7/2019</b>	<b>10/2019</b>	<b>1/2020</b>	<b>4/2020</b>	<b>7/2020</b>	<b>10/2020</b>
Projected Jobs	0	0	0	0	0	0	0	0
# of Jobs Created/Retained (Quarterly Projection)								
Actual Jobs	0	0	0	0	0	0	0	0
# of Permanent Jobs Created								
# of Permanent Jobs Retained								

Homeowner Assistance Program	Year 5				Year 6			
Households: 76	1/2021	4/2021	7/2021	10/2021	1/2022	4/2022	7/2022	10/2022
Projected Units	76	76	76	76	76	76	76	76
# of Housing Units (Quarterly Projection)								
Actual Units	0	0	0	0	0	0	0	0
# of Housing Units (Populated from QPR Reporting)								

Homeowner Buyout Program	Year 5				Year 6			
Households: 42	1/2021	4/2021	7/2021	10/2021	1/2022	4/2022	7/2022	10/2022
Projected Units	42	42	42	42	42	42	42	42
# of Housing Units (Quarterly Projection)								
Actual Units	0	0	0	0	0	0	0	0
# of Housing Units (Populated from QPR Reporting)								

Small Rental Repair Program	Year 5				Year 6			
Households: 193	1/2021	4/2021	7/2021	10/2021	1/2022	4/2022	7/2022	10/2022
Projected Units	193	193	193	193	193	193	193	193
# of Housing Units (Quarterly Projection)								
Actual Units	0	0	0	0	0	0	0	0
# of Housing Units (Populated from QPR Reporting)								

Elevation Reimbursement Program	Year 5				Year 6			
Households: 22	1/2021	4/2021	7/2021	10/2021	1/2022	4/2022	7/2022	10/2022
Projected Units	22	22	22	22	22	22	22	22
# of Housing Units (Quarterly Projection)								
Actual Units	0	0	0	0	0	0	0	0
# of Housing Units (Populated from QPR Reporting)								

3 years

Minor Repair Program	Year 5				Year 6			
Households: 1,198	1/2021	4/2021	7/2021	10/2021	1/2022	4/2022	7/2022	10/2022
Projected Units	1,198	1,198	1,198	1,198	1,198	1,198	1,198	1,198
# of Housing Units (Quarterly Projection)								
Actual Units	0	0	0	0	0	0	0	0
# of Housing Units (Populated from QPR Reporting)								

Economic Development	Year 5				Year 6			
Jobs:	1/2021	4/2021	7/2021	10/2021	1/2022	4/2022	7/2022	10/2022
Projected Jobs	0	0	0	0	0	0	0	0
# of Jobs Created/Retained (Quarterly Projection)	0	0	0	0	0	0	0	0
Actual Jobs	0	0	0	0	0	0	0	0
# of Permanent Jobs Created								
# of Permanent Jobs Retained								